

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 22, 2007, 10:13 AM

TFR Industry Aggregate Report  
93054 - OTS-Regulated: West Virginia  
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Number of Regulated Institutions</b>		6	6	6
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 210,924</b>	<b>\$ 210,829</b>	<b>\$ 220,747</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 22,803	\$ 22,807	\$ 27,507
Interest-Earning Deposits in FHLBs	SC112	\$ 22,280	\$ 27,338	\$ 15,242
Other Interest-Earning Deposits	SC118	\$ 2,024	\$ 2,579	\$ 2,580
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 5,785	\$ 8,581	\$ 17,617
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 130,791	\$ 129,232	\$ 136,390
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,155	\$ 5,717	\$ 5,654
State and Municipal Obligations	SC180	\$ 3,540	\$ 3,541	\$ 3,711
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 16,902	\$ 9,626	\$ 10,467
Accrued Interest Receivable	SC191	\$ 1,644	\$ 1,408	\$ 1,579
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 112,434</b>	<b>\$ 113,929</b>	<b>\$ 114,805</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 112,434</b>	<b>\$ 113,929</b>	<b>\$ 114,805</b>
Pass-Through - Total	SUB0073	\$ 111,750	\$ 113,228	\$ 114,090
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 111,750	\$ 113,228	\$ 114,090
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 231	\$ 242	\$ 256
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 85	\$ 85	\$ 85
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 146	\$ 157	\$ 171
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 453	\$ 459	\$ 459

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 551,862</b>	<b>\$ 542,517</b>	<b>\$ 528,248</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 547,933</b>	<b>\$ 538,864</b>	<b>\$ 524,639</b>
Construction Loans - Total	SUB0100	\$ 10,110	\$ 14,031	\$ 12,791
Residential - Total	SUB0110	\$ 9,624	\$ 13,542	\$ 12,302
1-4 Dwelling Units	SC230	\$ 9,624	\$ 13,542	\$ 12,302
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 486	\$ 489	\$ 489
Permanent Loans - Total	SUB0121	\$ 539,715	\$ 526,468	\$ 513,597
Residential - Total	SUB0131	\$ 482,730	\$ 469,004	\$ 458,017
1-4 Dwelling Units - Total	SUB0141	\$ 456,254	\$ 443,537	\$ 432,186
Revolving Open-End Loans	SC251	\$ 4,344	\$ 4,479	\$ 4,879
All Other - First Liens	SC254	\$ 446,423	\$ 433,440	\$ 421,608
All Other - Junior Liens	SC255	\$ 5,487	\$ 5,618	\$ 5,699
Multifamily (5 or more) Dwelling Units	SC256	\$ 26,476	\$ 25,467	\$ 25,831
Nonresidential Property (Except Land)	SC260	\$ 54,380	\$ 54,810	\$ 52,937
Land	SC265	\$ 2,605	\$ 2,654	\$ 2,643
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 9,326	\$ 14,111	\$ 12,459
Accrued Interest Receivable	SC272	\$ 2,035	\$ 2,016	\$ 1,857
Advances for Taxes and Insurance	SC275	\$ 2	\$ 2	\$ 3
Allowance for Loan and Lease Losses	SC283	\$ 3,929	\$ 3,653	\$ 3,609
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 34,826</b>	<b>\$ 37,296</b>	<b>\$ 38,055</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 33,075</b>	<b>\$ 35,798</b>	<b>\$ 36,661</b>
Commercial Loans - Total	SC32	\$ 16,590	\$ 17,543	\$ 17,292
Secured	SC300	\$ 15,913	\$ 16,692	\$ 16,195
Unsecured	SC303	\$ 124	\$ 136	\$ 147
Lease Receivables	SC306	\$ 553	\$ 715	\$ 950
Consumer Loans - Total	SC35	\$ 17,970	\$ 19,442	\$ 20,479
Loans on Deposits	SC310	\$ 4,641	\$ 4,660	\$ 5,175
Home Improvement Loans (Not secured by real estate)	SC316	\$ 144	\$ 175	\$ 215
Education Loans	SC320	\$ 184	\$ 119	\$ 110
Auto Loans	SC323	\$ 4,374	\$ 5,125	\$ 4,906
Mobile Home Loans	SC326	\$ 505	\$ 547	\$ 599
Credit Cards	SC328	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 8,122	\$ 8,816	\$ 9,474
Accrued Interest Receivable	SC348	\$ 266	\$ 311	\$ 284
Allowance for Loan and Lease Losses	SC357	\$ 1,751	\$ 1,498	\$ 1,394
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 825</b>	<b>\$ 1,021</b>	<b>\$ 686</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 818</b>	<b>\$ 1,011</b>	<b>\$ 669</b>
Real Estate - Total	SUB0210	\$ 568	\$ 764	\$ 353
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 568	\$ 764	\$ 353
1-4 Dwelling Units	SC415	\$ 568	\$ 764	\$ 353
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 257	\$ 257	\$ 333
General Valuation Allowances	SC441	\$ 7	\$ 10	\$ 17
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 830</b>	<b>\$ 830</b>	<b>\$ 830</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 4,292</b>	<b>\$ 4,488</b>	<b>\$ 4,193</b>
Federal Home Loan Bank Stock	SC510	\$ 4,300	\$ 4,492	\$ 4,197
Other	SC540	\$- 8	\$- 4	\$- 4
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 14,416</b>	<b>\$ 14,623</b>	<b>\$ 14,671</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 3,502</b>	<b>\$ 3,541</b>	<b>\$ 3,408</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 3,494</b>	<b>\$ 3,532</b>	<b>\$ 3,398</b>
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 109	\$ 109	\$ 117
Other	SC625	\$ 0	\$ 0	\$ 0
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 0	\$ 0	\$ 0
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 752	\$ 803	\$ 856
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 2,641	\$ 2,629	\$ 2,435
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 8	\$ 9	\$ 10
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 5,695</b>	<b>\$ 5,170</b>	<b>\$ 5,030</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 933,911</b>	<b>\$ 929,074</b>	<b>\$ 925,643</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 928,216</b>	<b>\$ 923,904</b>	<b>\$ 920,613</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 774,326</b>	<b>\$ 768,159</b>	<b>\$ 769,690</b>
Deposits	SC710	\$ 772,925	\$ 766,653	\$ 768,690
Escrows	SC712	\$ 1,345	\$ 1,414	\$ 866
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 56	\$ 92	\$ 134
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 15,203</b>	<b>\$ 18,217</b>	<b>\$ 15,213</b>
Advances from FHLBank	SC720	\$ 15,174	\$ 18,177	\$ 15,180
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 29	\$ 40	\$ 33
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 4,207</b>	<b>\$ 3,859</b>	<b>\$ 3,650</b>
Accrued Interest Payable - Deposits	SC763	\$ 568	\$ 441	\$ 412
Accrued Interest Payable - Other	SC766	\$ 109	\$ 110	\$ 109
Accrued Taxes	SC776	\$ 384	\$ 476	\$ 425
Accounts Payable	SC780	\$ 1,370	\$ 1,063	\$ 1,156
Deferred Income Taxes	SC790	\$ 1,412	\$ 1,627	\$ 1,466
Other Liabilities and Deferred Income	SC796	\$ 364	\$ 142	\$ 82
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 793,736</b>	<b>\$ 790,235</b>	<b>\$ 788,553</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>EQUITY CAPITAL</b>				
<b>Perpetual Preferred Stock:</b>				
Stock - Total	SUB0311	\$ 13,958	\$ 13,958	\$ 13,958
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>				
Par Value	SC820	\$ 1,010	\$ 1,010	\$ 1,010
Paid in Excess of Par	SC830	\$ 12,948	\$ 12,948	\$ 12,948
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$ 2,107</b>	<b>\$ 2,377</b>	<b>\$ 2,199</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,107	\$ 2,377	\$ 2,199
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 118,411</b>	<b>\$ 117,333</b>	<b>\$ 115,907</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 134,476</b>	<b>\$ 133,668</b>	<b>\$ 132,064</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 928,212</b>	<b>\$ 923,903</b>	<b>\$ 920,617</b>

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### Other Codes As of Mar 2007

#### Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
7	Prepaid expenses
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
99	Other

#### Other Liability Codes

Code	Description
7	Deferred gains from the sale of real estate
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 13,055</b>	<b>\$ 13,035</b>	<b>\$ 12,805</b>
Deposits and Investment Securities	SO115	\$ 2,137	\$ 2,097	\$ 2,105
Mortgage-Backed Securities	SO125	\$ 1,440	\$ 1,410	\$ 1,445
Mortgage Loans	SO141	\$ 8,704	\$ 8,648	\$ 8,391
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 10	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 762	\$ 880	\$ 864
Commercial Loans and Leases	SO160	\$ 430	\$ 495	\$ 478
Loans Prepayment Fees, Late Fees, Assumption Fees for Commercial	SO162	\$ 0	N/A	N/A
Consumer Loans and Leases	SO171	\$ 332	\$ 385	\$ 386
Loans Prepayment Fees, Late Fees, Assumption Fees for Consumer	SO172	\$ 2	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 81</b>	<b>\$ 79</b>	<b>\$ 56</b>
Federal Home Loan Bank Stock	SO181	\$ 81	\$ 79	\$ 56
Other	SO185	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 5,867</b>	<b>\$ 5,737</b>	<b>\$ 5,427</b>
Deposits	SO215	\$ 5,634	\$ 5,494	\$ 5,191
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 232	\$ 243	\$ 236
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1	\$ 0	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 7,269</b>	<b>\$ 7,377</b>	<b>\$ 7,434</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 672	\$ 200	\$ 100
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 6,597</b>	<b>\$ 7,177</b>	<b>\$ 7,334</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 591</b>	<b>\$ 872</b>	<b>\$ 493</b>
Mortgage Loan Servicing Fees	SO410	\$ 12	\$ 12	\$ 13
Servicing Amortization and Valuation Adjustments	SO411	\$ 0	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 616	\$ 819	\$ 612
Net Income (Loss) from Other - Total	SUB0451	\$- 54	\$- 28	\$- 126
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 0	\$ 0	\$ 0
Operations & Sale of Repossessed Assets	SO461	\$- 54	\$- 114	\$- 114
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 86	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$- 12
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 17	\$ 69	\$- 6
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 5,470</b>	<b>\$ 5,906</b>	<b>\$ 5,528</b>
All Personnel Compensation and Expense	SO510	\$ 3,156	\$ 3,500	\$ 3,220
Legal Expense	SO520	\$ 20	\$ 34	\$ 26
Office Occupancy and Equipment Expense	SO530	\$ 1,166	\$ 1,223	\$ 1,175
Marketing and Other Professional Services	SO540	\$ 227	\$ 325	\$ 316
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 51	\$ 53	\$ 55
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 850	\$ 771	\$ 736
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 1,718</b>	<b>\$ 2,143</b>	<b>\$ 2,299</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 639</b>	<b>\$ 719</b>	<b>\$ 813</b>
Federal	SO710	\$ 549	\$ 680	\$ 667

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 90	\$ 39	\$ 146
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 1,079</b>	<b>\$ 1,424</b>	<b>\$ 1,486</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 1,079</b>	<b>\$ 1,424</b>	<b>\$ 1,486</b>

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### Other Codes As of Mar 2007

#### Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
11	Adjustments to prior periods
99	Other

#### Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
7	Office supplies, printing, and postage
8	Telephone, including data lines
10	ATM expense
13	Misc taxes other than income & real estate
99	Other

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Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 13,055</b>	<b>\$ 50,051</b>	<b>\$ 37,016</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,137	\$ 8,215	\$ 6,118
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,440	\$ 5,939	\$ 4,529
YTD - Mortgage Loans	Y_SO141	\$ 8,704	\$ 32,620	\$ 23,972
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 10	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 430	\$ 1,765	\$ 1,270
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 0	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 332	\$ 1,512	\$ 1,127
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 2	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 81</b>	<b>\$ 233</b>	<b>\$ 154</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 81	\$ 233	\$ 154
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 5,867</b>	<b>\$ 20,561</b>	<b>\$ 14,824</b>
YTD - Deposits	Y_SO215	\$ 5,634	\$ 19,687	\$ 14,193
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 232	\$ 874	\$ 631
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1	\$ 0	\$ 0
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 7,269</b>	<b>\$ 29,723</b>	<b>\$ 22,346</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 672	\$ 715	\$ 515
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 6,597</b>	<b>\$ 29,008</b>	<b>\$ 21,831</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 591</b>	<b>\$ 2,599</b>	<b>\$ 1,727</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 12	\$ 44	\$ 32
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 0	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 616	\$ 2,655	\$ 1,836
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 54	\$- 190	\$- 162
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 0	\$ 0	\$ 0
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 54	\$- 264	\$- 150
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 88	\$ 2
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$- 14	\$- 14
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 17	\$ 90	\$ 21
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 5,470</b>	<b>\$ 22,450</b>	<b>\$ 16,544</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 3,156	\$ 13,054	\$ 9,554
YTD - Legal Expense	Y_SO520	\$ 20	\$ 114	\$ 80
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,166	\$ 4,794	\$ 3,571
YTD - Marketing and Other Professional Services	Y_SO540	\$ 227	\$ 1,146	\$ 821
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 51	\$ 222	\$ 169
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 850	\$ 3,120	\$ 2,349
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,718</b>	<b>\$ 9,157</b>	<b>\$ 7,014</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 639</b>	<b>\$ 3,301</b>	<b>\$ 2,582</b>
YTD - Federal	Y_SO710	\$ 549	\$ 2,872	\$ 2,192
YTD - State, Local, and Other	Y_SO720	\$ 90	\$ 429	\$ 390
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,079</b>	<b>\$ 5,856</b>	<b>\$ 4,432</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,079</b>	<b>\$ 5,856</b>	<b>\$ 4,432</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 5,172</b>	<b>\$ 5,032</b>	<b>\$ 4,987</b>
Net Provision for Loss	VA115	\$ 672	\$ 200	\$ 100

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 23	\$ 26	\$- 13
Recoveries	VA135	\$ 11	\$ 19	\$ 5
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 135	\$ 105	\$ 47
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 5,697</b>	<b>\$ 5,172</b>	<b>\$ 5,032</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 13</b>	<b>\$ 53</b>	<b>\$ 43</b>
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 23	\$- 26	\$ 13
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 6	\$ 14	\$ 3
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 30</b>	<b>\$ 13</b>	<b>\$ 53</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 5,185</b>	<b>\$ 5,085</b>	<b>\$ 5,030</b>
Net Provision for Loss	VA120	\$ 672	\$ 200	\$ 100
Recoveries	VA140	\$ 11	\$ 19	\$ 5
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 141	\$ 119	\$ 50
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 5,727</b>	<b>\$ 5,185</b>	<b>\$ 5,085</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 135</b>	<b>\$ 105</b>	<b>\$ 47</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 121</b>	<b>\$ 42</b>	<b>\$ 6</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 121	\$ 42	\$ 6
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 42	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 121	\$ 0	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 6</b>	<b>\$ 30</b>	<b>\$ 39</b>
Commercial Loans	VA520	\$ 0	\$ 0	\$ 24

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 6	\$ 30	\$ 15
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 5	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 21	\$ 13
Credit Cards	VA556	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 6	\$ 4	\$ 2
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 8</b>	<b>\$ 30</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 8	\$ 30	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 2</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 11</b>	<b>\$ 19</b>	<b>\$ 5</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 2</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1	\$ 1	\$ 2
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 1	\$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 10</b>	<b>\$ 17</b>	<b>\$ 2</b>
Commercial Loans	VA521	\$ 4	\$ 0	\$ 1
Consumer Loans - Total	SUB2161	\$ 6	\$ 17	\$ 1
Loans on Deposits	VA511	\$ 0	\$ 2	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 3	\$ 12	\$ 1
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 3	\$ 3	\$ 0
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 23</b>	<b>\$- 26</b>	<b>\$ 13</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 18</b>	<b>\$- 29</b>	<b>\$- 1</b>
Construction - Total	SUB2230	\$- 1	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$- 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 19	\$- 29	\$- 1
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 19	\$ 2	\$- 1
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 31	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 5</b>	<b>\$ 3</b>	<b>\$ 14</b>
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 5	\$ 3	\$ 14
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$- 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 5	\$ 3	\$ 15
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 147</b>	<b>\$ 60</b>	<b>\$ 55</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 138</b>	<b>\$ 12</b>	<b>\$ 3</b>
Construction - Total	SUB2330	\$- 1	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$- 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 139	\$ 12	\$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 42	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 139	\$ 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 31	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1</b>	<b>\$ 16</b>	<b>\$ 51</b>
Commercial Loans	VA525	\$- 4	\$ 0	\$ 23
Consumer Loans - Total	SUB2361	\$ 5	\$ 16	\$ 28
Loans on Deposits	VA515	\$ 0	\$- 2	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 3	\$- 7	\$- 2
Mobile Home Loans	VA555	\$ 0	\$ 21	\$ 13
Credit Cards	VA559	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 8	\$ 4	\$ 17
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 8</b>	<b>\$ 30</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 8	\$ 30	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 1</b>
<b>TROUBLED DEBT RESTRUCTURED</b>				
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 8</b>	<b>\$ 0</b>	<b>\$ 27</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 121</b>	<b>\$ 372</b>	<b>\$ 444</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>				
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 76</b>	<b>\$ 688</b>	<b>\$ 79</b>
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 76	\$ 688	\$ 79
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>				
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 3,566</b>	<b>\$ 2,923</b>	<b>\$ 869</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 11,381</b>	<b>\$ 7,158</b>	<b>\$ 6,206</b>
Substandard	VA965	\$ 10,939	\$ 6,602	\$ 6,098
Doubtful	VA970	\$ 442	\$ 556	\$ 108
Loss	VA975	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
Description	Line Item	Value	Value	Value
<b>DELINQUENT LOANS</b>				
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 15,066</b>	<b>\$ 15,609</b>	<b>\$ 9,973</b>

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 14,702	\$ 15,202	\$ 9,462
Construction and Land Loans	SUB2430	\$ 10	\$ 0	\$ 11
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 12,618	\$ 12,665	\$ 8,970
Permanent Loans Secured by All Other Property	SUB2450	\$ 2,084	\$ 2,537	\$ 492
Nonmortgages - Total	SUB2461	\$ 364	\$ 407	\$ 511
<b>PAST DUE &amp; STILL ACCRUING</b>				
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 7,113</b>	<b>\$ 13,725</b>	<b>\$ 8,638</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 6,183</b>	<b>\$ 10,162</b>	<b>\$ 7,458</b>
Mortgage Loans - Total	SUB2481	\$ 5,935	\$ 9,889	\$ 7,150
Construction	PD115	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 0	\$ 32	\$ 9
Secured by First Liens	PD123	\$ 5,639	\$ 8,991	\$ 6,900
Secured by Junior Liens	PD124	\$ 38	\$ 49	\$ 52
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 248	\$ 817	\$ 189
Land	PD138	\$ 10	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 130	\$ 44	\$ 126
Consumer Loans - Total	SUB2511	\$ 118	\$ 229	\$ 182
Loans on Deposits	PD161	\$ 6	\$ 31	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 59	\$ 110	\$ 97
Mobile Home Loans	PD169	\$ 3	\$ 40	\$ 43
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 50	\$ 48	\$ 42
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 930</b>	<b>\$ 3,563</b>	<b>\$ 1,180</b>
Mortgage Loans - Total	SUB2491	\$ 859	\$ 3,495	\$ 1,070
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 821	\$ 2,181	\$ 993
Secured by Junior Liens	PD224	\$ 38	\$ 24	\$ 24
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 1,290	\$ 42
Land	PD238	\$ 0	\$ 0	\$ 11
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 0	\$ 10
Consumer Loans - Total	SUB2521	\$ 71	\$ 68	\$ 100
Loans on Deposits	PD261	\$ 56	\$ 64	\$ 98
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 10	\$ 1	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 5	\$ 3	\$ 2
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>				
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 7,953</b>	<b>\$ 1,884</b>	<b>\$ 1,335</b>
Mortgage Loans - Total	SUB2501	\$ 7,908	\$ 1,818	\$ 1,242
Construction	PD315	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD323	\$ 6,082	\$ 1,388	\$ 992
Secured by Junior Liens	PD324	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 405	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,421	\$ 430	\$ 250
Land	PD338	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 20	\$ 54	\$ 54
Consumer Loans - Total	SUB2531	\$ 25	\$ 12	\$ 39
Loans on Deposits	PD361	\$ 1	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 24	\$ 12	\$ 39
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>				
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 668</b>	<b>\$ 1,253</b>	<b>\$ 1,082</b>
90% up to 100% LTV	LD110	\$ 354	\$ 937	\$ 1,009
100% and greater LTV	LD120	\$ 314	\$ 316	\$ 73
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 82</b>	<b>\$ 44</b>	<b>\$ 70</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 82</b>	<b>\$ 44</b>	<b>\$ 70</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 38	\$ 0	\$ 70
90% up to 100% LTV	LD210	\$ 38	\$ 0	\$ 70
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 44	\$ 44	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 44	\$ 44	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 0</b>	<b>\$ 100</b>	<b>\$ 0</b>
90% up to 100% LTV	LD430	\$ 0	\$ 94	\$ 0
100% and greater LTV	LD440	\$ 0	\$ 6	\$ 0
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 5,065	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 17,037	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 21,155	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 12,289</b>	<b>\$ 12,114</b>	<b>\$ 12,825</b>
Mortgage Construction Loans	CC105	\$ 5,815	\$ 6,440	\$ 8,261
Other Mortgage Loans	CC115	\$ 6,474	\$ 5,674	\$ 4,564
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 278	\$ 308	\$ 107
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 3,991</b>	<b>\$ 1,526</b>	<b>\$ 3,754</b>
1-4 Dwelling Units	CC280	\$ 3,991	\$ 1,443	\$ 3,174

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 130
All Other Real Estate	CC300	\$ 0	\$ 83	\$ 450
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 3,490	\$ 2,739	\$ 3,863
Commitments Outstanding to Sell Loans	CC330	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 10,131</b>	<b>\$ 9,310</b>	<b>\$ 10,862</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,701	\$ 4,266	\$ 4,703
Commercial Lines	CC420	\$ 4,638	\$ 4,357	\$ 5,775
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 792	\$ 687	\$ 384
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 3,102</b>	<b>\$ 3,102</b>	<b>\$ 3,102</b>
Commercial	CC430	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 3,102	\$ 3,102	\$ 3,102
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Mortgage-Backed Securities:</b>				
Pass-Through:				
Purchases	CF143	\$ 3,011	\$ 4,013	\$ 0
Sales	CF145	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 4,459	\$- 4,871	\$- 5,890
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 11	\$- 14	\$- 18
<b>Mortgage Loans:</b>				
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 3,011</b>	<b>\$ 4,013</b>	<b>\$ 0</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 3,011</b>	<b>\$ 4,013</b>	<b>\$ 0</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 24,575</b>	<b>\$ 26,716</b>	<b>\$ 33,857</b>
Construction Loans - Total	SUB3840	\$ 2,791	\$ 3,561	\$ 5,243
1-4 Dwelling Units	CF190	\$ 2,791	\$ 2,856	\$ 5,243
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 0	\$ 705	\$ 0
Permanent Loans - Total	SUB3851	\$ 21,784	\$ 23,155	\$ 28,614
1-4 Dwelling Units	CF225	\$ 19,694	\$ 21,726	\$ 25,770
Home Equity and Junior Liens	CF226	\$ 479	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,690	\$ 220	\$ 0
Nonresidential (Except Land)	CF260	\$ 311	\$ 1,119	\$ 2,844
Land	CF270	\$ 89	\$ 90	\$ 0
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 1,508</b>	<b>\$ 3,335</b>	<b>\$ 1,675</b>
1-4 Dwelling Units	CF280	\$ 324	\$ 437	\$ 831
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 324	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 342	\$ 240	\$ 600
Nonresidential	CF300	\$ 842	\$ 2,658	\$ 244
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
1-4 Dwelling Units	CF310	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 1,508</b>	<b>\$ 3,335</b>	<b>\$ 1,675</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 3,206</b>	<b>\$ 2,543</b>	<b>\$ 3,353</b>
<b>Nonmortgage Loans:</b>				
Commercial:				
Closed or Purchased	CF390	\$ 1,099	\$ 2,384	\$ 8,504

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<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 1,581	\$ 1,471	\$ 1,933
Sales	CF405	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 2,680</b>	<b>\$ 3,855</b>	<b>\$ 10,437</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 2,680</b>	<b>\$ 3,855</b>	<b>\$ 10,437</b>
<b>Deposits:</b>				
Interest Credited to Deposits	CF430	\$ 5,415	\$ 5,394	\$ 5,035
<b>Schedule DI --- Consolidated Deposit Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Deposit Data</b>				
Total Broker - Originated Deposits	SUB4061	\$ 3,853	\$ 3,848	\$ 3,841
Fully Insured	DI100	\$ 3,853	\$ 3,848	\$ 3,841
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 537,004	\$ 537,016	\$ 593,954
Greater than \$100,000	DI130	\$ 164,620	\$ 161,385	\$ 175,601
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	68,148	68,595	74,431
Greater than \$100,000	DI160	871	849	969
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 69,181	\$ 65,965	N/A
Greater than \$250,000	DI175	\$ 3,465	\$ 3,701	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	3,821	3,748	N/A
Greater than \$250,000	DI185	11	12	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 72,646	\$ 71,592	\$ 71,111
Uninsured Deposits	DI210	\$ 21,730	\$ 20,281	\$ 24,077
Preferred Deposits	DI220	\$ 133	\$ 80	\$ 306
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 123,339	\$ 124,984	\$ 124,557
Money Market Deposit Accounts	DI320	\$ 69,890	\$ 65,255	\$ 61,200

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 177,114	\$ 181,322	\$ 184,720
Time Deposits	DI340	\$ 403,926	\$ 396,507	\$ 399,077
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 97,600	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 19,358	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 50,197	\$ 54,658	\$ 52,804
<b>Deposits Data for Deposit Insurance Premium Assessments</b>				
<b>Section I (Optional)</b>				
<b>Quarter-End Deposit Totals:</b>				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 38,859	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
<b>Average Daily Deposit Totals:</b>				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 38,876	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 14	\$ 879
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 188	\$ 177	\$ 171
Time and Savings Deposits	DI650	\$ 10	\$ 9	\$ 9
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Miscellaneous</b>				
Number of Full-time Equivalent Employees	SI370	278	266	273
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 36,227	\$ 37,604	\$ 41,547
Assets Held for Sale	SI387	\$ 0	\$ 0	\$ 0
Loans Serviced for Others	SI390	\$ 9,090	\$ 9,177	\$ 9,311
<b>Residual Interests</b>				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	89.22%	88.04%	90.53%
Second month of Qtr	SI582	89.72%	89.60%	89.26%
Third month of Qtr	SI583	90.02%	88.25%	88.04%
<b>IRS Domestic Building and Loan Test</b>				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 796</b>	<b>\$ 796</b>	<b>\$ 797</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>				
Aggregate amount of all extensions of credit	SI590	\$ 1,702	\$ 1,562	\$ 1,976
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3
<b>Summary of Changes in Equity Capital</b>				
Beginning Equity Capital	SI600	\$ 133,670	\$ 132,064	\$ 129,946
Net Income (Loss) (SO91)	SI610	\$ 1,079	\$ 1,424	\$ 1,486
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 0

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<b>Schedule SI --- Consolidated Supplemental Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 270	\$ 177	\$ 632
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 5	\$ 0
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 134,479</b>	<b>\$ 133,670</b>	<b>\$ 132,064</b>
<b>Transactions With Affiliations</b>				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 0	\$ 0
<b>Mutual Fund and Annuity Sales</b>				
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0
<b>Average Balance Sheet Data</b>				
Total Assets	SI870	\$ 921,027	\$ 919,848	\$ 913,851
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 182,354	\$ 189,455	\$ 196,665
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 657,780	\$ 647,045	\$ 638,295
Nonmortgage Loans	SI885	\$ 34,491	\$ 36,286	\$ 36,186
Deposits and Excrows	SI890	\$ 766,558	\$ 765,033	\$ 763,820
Total Borrowings	SI895	\$ 15,301	\$ 16,879	\$ 15,189
<b>Schedule SQ --- Consolidated Supplemental Questions</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	4	4	4

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

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

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

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

  

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>				
Equity Capital (SC80)	CCR100	\$ 134,476	\$ 133,668	\$ 132,064
Equity Capital Deductions - Total	SUB1631	\$ 1,874	\$ 1,926	\$ 1,980
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,122	\$ 1,123	\$ 1,124
Goodwill and Certain Other Intangible Assets	CCR115	\$ 752	\$ 803	\$ 856
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 2,108	\$- 2,376	\$- 2,198
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,108	\$- 2,376	\$- 2,198
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 130,494</b>	<b>\$ 129,366</b>	<b>\$ 127,886</b>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 928,216</b>	<b>\$ 923,904</b>	<b>\$ 920,613</b>
Asset Deductions - Total	SUB1651	\$ 1,874	\$ 1,926	\$ 1,980
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,122	\$ 1,123	\$ 1,124
Goodwill and Certain Other Intangible Assets	CCR265	\$ 752	\$ 803	\$ 856
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 3,622	\$- 4,087	\$- 3,784
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,622	\$- 4,087	\$- 3,784
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 922,720</b>	<b>\$ 917,891</b>	<b>\$ 914,849</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 33,048</b>	<b>\$ 32,822</b>	<b>\$ 30,048</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>				
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 130,494</b>	<b>\$ 129,366</b>	<b>\$ 127,886</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,000	\$ 2,269	\$ 2,125
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 4,275	\$ 4,201	\$ 4,151
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 6,275</b>	<b>\$ 6,470</b>	<b>\$ 6,276</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 6,275</b>	<b>\$ 6,470</b>	<b>\$ 6,276</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 136,769</b>	<b>\$ 135,836</b>	<b>\$ 134,162</b>
0% R/W Category - Cash	CCR400	\$ 7,311	\$ 7,380	\$ 7,618
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 26,235	\$ 24,327	\$ 22,447
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 6,333	\$ 10,128	\$ 7,623
0% R/W Category - Assets Total	CCR420	\$ 39,879	\$ 41,835	\$ 37,688
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 110,943	\$ 112,359	\$ 113,278
20% R/W Category - Claims on FHLBs	CCR435	\$ 130,135	\$ 134,953	\$ 128,868
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,687	\$ 2,678	\$ 2,857
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 18,630	\$ 19,036	\$ 35,625
20% R/W Category - Other	CCR450	\$ 8,750	\$ 9,621	\$ 13,127
20% R/W Category - Assets Total	CCR455	\$ 271,145	\$ 278,647	\$ 293,755
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 54,229</b>	<b>\$ 55,731</b>	<b>\$ 58,751</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 455,315	\$ 451,834	\$ 441,215
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 22,020	\$ 21,879	\$ 22,143
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 884	\$ 875	\$ 881
50% R/W Category - Other	CCR480	\$ 29	\$ 30	\$ 31
50% R/W Category - Assets Total	CCR485	\$ 478,248	\$ 474,618	\$ 464,270
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 239,125</b>	<b>\$ 237,310</b>	<b>\$ 232,137</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 699	\$ 707	\$ 717
100% R/W Category - All Other Assets	CCR506	\$ 142,745	\$ 132,893	\$ 129,413
100% R/W Category - Assets Total	CCR510	\$ 143,444	\$ 133,600	\$ 130,130
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 143,444</b>	<b>\$ 133,600</b>	<b>\$ 130,130</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 932,716</b>	<b>\$ 928,700</b>	<b>\$ 925,843</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 436,798</b>	<b>\$ 426,640</b>	<b>\$ 421,017</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,406	\$ 950	\$ 852
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 435,392</b>	<b>\$ 425,690</b>	<b>\$ 420,165</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 34,831</b>	<b>\$ 34,055</b>	<b>\$ 33,614</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>				
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>14.14%</b>	<b>14.09%</b>	<b>13.98%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>31.41%</b>	<b>31.91%</b>	<b>31.93%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>29.97%</b>	<b>30.39%</b>	<b>30.44%</b>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>14.14%</b>	<b>14.09%</b>	<b>13.98%</b>

\*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.