

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:50 PM

TFR Industry Aggregate Report  
93028 - OTS-Regulated: Mississippi  
March 2007

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| Description                                                 |                | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
|-------------------------------------------------------------|----------------|-------------------|-------------------|-------------------|
| <b>Number of Regulated Institutions</b>                     |                | 4                 | 4                 | 4                 |
| <b>Schedule NS --- Optional Narrative Statement</b>         |                |                   |                   |                   |
| Description                                                 | Line Item      | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>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<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
| <b>ASSETS</b>                                               |                |                   |                   |                   |
| <b>Cash, Deposits and Investment Securities - Total</b>     | <b>SC11</b>    | <b>\$ 60,155</b>  | <b>\$ 52,019</b>  | <b>\$ 36,678</b>  |
| Cash and Non-Interest-Earning Deposits                      | SC110          | \$ 9,204          | \$ 9,722          | \$ 9,888          |
| Interest-Earning Deposits in FHLBs                          | SC112          | \$ 16,691         | \$ 13,868         | \$ 4,959          |
| Other Interest-Earning Deposits                             | SC118          | \$ 12,044         | \$ 8,248          | \$ 2,863          |
| Fed Funds Sold/Secs Purchased Under Agreements to Resell    | SC125          | \$ 2,136          | \$ 2,109          | \$ 2,081          |
| U.S. Government, Agency and Sponsored Enterprise Securities | SC130          | \$ 13,751         | \$ 11,740         | \$ 11,733         |
| Equity Securities Subject to FASB Statement No. 115         | SC140          | \$ 5,102          | \$ 5,097          | \$ 5,036          |
| State and Municipal Obligations                             | SC180          | \$ 1,080          | \$ 1,080          | \$ 0              |
| Securities Backed by Nonmortgage Loans                      | SC182          | \$ 0              | \$ 0              | \$ 0              |
| Other Investment Securities                                 | SC185          | \$ 0              | \$ 0              | \$ 0              |
| Accrued Interest Receivable                                 | SC191          | \$ 147            | \$ 155            | \$ 118            |
| <b>Mortgage-Backed Securities - Gross</b>                   | <b>SUB0072</b> | <b>\$ 24,096</b>  | <b>\$ 24,643</b>  | <b>\$ 27,955</b>  |
| <b>Mortgage-Backed Securities - Total</b>                   | <b>SC22</b>    | <b>\$ 24,096</b>  | <b>\$ 24,643</b>  | <b>\$ 27,955</b>  |
| Pass-Through - Total                                        | SUB0073        | \$ 14,769         | \$ 14,793         | \$ 17,525         |
| Insured/Guaranteed by U.S. Agency/Sponsored Enterprise      | SC210          | \$ 14,769         | \$ 14,793         | \$ 17,525         |
| Other Pass-Through                                          | SC215          | \$ 0              | \$ 0              | \$ 0              |
| Other Mortgage-Backed Securities (Excluding Bonds) - Total  | SUB0074        | \$ 9,222          | \$ 9,743          | \$ 10,310         |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA                | SC217          | \$ 9,222          | \$ 9,743          | \$ 10,310         |
| Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA  | SC219          | \$ 0              | \$ 0              | \$ 0              |
| Other                                                       | SC222          | \$ 0              | \$ 0              | \$ 0              |
| Accrued Interest Receivable                                 | SC228          | \$ 105            | \$ 107            | \$ 120            |

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| Description                                         | Line Item      | Value             | Value             | Value             |
| General Valuation Allowances                        | SC229          | \$ 0              | \$ 0              | \$ 0              |
| <b>Mortgage Loans - Gross</b>                       | <b>SUB0092</b> | <b>\$ 328,202</b> | <b>\$ 317,582</b> | <b>\$ 315,861</b> |
| <b>Mortgage Loans - Total</b>                       | <b>SC26</b>    | <b>\$ 326,916</b> | <b>\$ 316,286</b> | <b>\$ 314,566</b> |
| Construction Loans - Total                          | SUB0100        | \$ 17,388         | \$ 14,273         | \$ 11,814         |
| Residential - Total                                 | SUB0110        | \$ 16,740         | \$ 14,273         | \$ 11,814         |
| 1-4 Dwelling Units                                  | SC230          | \$ 16,347         | \$ 13,236         | \$ 10,405         |
| Multifamily (5 or more) Dwelling Units              | SC235          | \$ 393            | \$ 1,037          | \$ 1,409          |
| Nonresidential Property                             | SC240          | \$ 648            | \$ 0              | \$ 0              |
| Permanent Loans - Total                             | SUB0121        | \$ 308,710        | \$ 301,320        | \$ 302,023        |
| Residential - Total                                 | SUB0131        | \$ 289,199        | \$ 280,414        | \$ 282,604        |
| 1-4 Dwelling Units - Total                          | SUB0141        | \$ 288,946        | \$ 280,414        | \$ 282,604        |
| Revolving Open-End Loans                            | SC251          | \$ 4,647          | \$ 4,892          | \$ 4,840          |
| All Other - First Liens                             | SC254          | \$ 281,511        | \$ 273,441        | \$ 275,862        |
| All Other - Junior Liens                            | SC255          | \$ 2,788          | \$ 2,081          | \$ 1,902          |
| Multifamily (5 or more) Dwelling Units              | SC256          | \$ 253            | \$ 0              | \$ 0              |
| Nonresidential Property (Except Land)               | SC260          | \$ 6,128          | \$ 7,997          | \$ 7,578          |
| Land                                                | SC265          | \$ 13,383         | \$ 12,909         | \$ 11,841         |
| Net Change in Mortgage Loan Portfolio - Stock       | SUB0228        | \$ 10,505         | \$ 1,756          | \$ 6,661          |
| Accrued Interest Receivable                         | SC272          | \$ 1,758          | \$ 1,829          | \$ 1,714          |
| Advances for Taxes and Insurance                    | SC275          | \$ 346            | \$ 160            | \$ 310            |
| Allowance for Loan and Lease Losses                 | SC283          | \$ 1,286          | \$ 1,296          | \$ 1,295          |
| <b>Nonmortgage Loans - Gross</b>                    | <b>SUB0162</b> | <b>\$ 9,654</b>   | <b>\$ 8,685</b>   | <b>\$ 8,666</b>   |
| <b>Nonmortgage Loans - Total</b>                    | <b>SC31</b>    | <b>\$ 9,654</b>   | <b>\$ 8,685</b>   | <b>\$ 8,666</b>   |
| Commercial Loans - Total                            | SC32           | \$ 4,942          | \$ 3,879          | \$ 3,317          |
| Secured                                             | SC300          | \$ 4,401          | \$ 3,457          | \$ 3,167          |
| Unsecured                                           | SC303          | \$ 541            | \$ 422            | \$ 150            |
| Lease Receivables                                   | SC306          | \$ 0              | \$ 0              | \$ 0              |
| Consumer Loans - Total                              | SC35           | \$ 4,615          | \$ 4,712          | \$ 5,229          |
| Loans on Deposits                                   | SC310          | \$ 2,702          | \$ 2,877          | \$ 3,015          |
| Home Improvement Loans (Not secured by real estate) | SC316          | \$ 74             | \$ 203            | \$ 214            |
| Education Loans                                     | SC320          | \$ 0              | \$ 0              | \$ 0              |
| Auto Loans                                          | SC323          | \$ 635            | \$ 526            | \$ 526            |
| Mobile Home Loans                                   | SC326          | \$ 40             | \$ 41             | \$ 43             |
| Credit Cards                                        | SC328          | \$ 0              | \$ 0              | \$ 0              |

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| Description                                                      | Line Item      | Value           | Value           | Value           |
| Other, Including Lease Receivables                               | SC330          | \$ 1,164        | \$ 1,065        | \$ 1,431        |
| Accrued Interest Receivable                                      | SC348          | \$ 97           | \$ 94           | \$ 120          |
| Allowance for Loan and Lease Losses                              | SC357          | \$ 0            | \$ 0            | \$ 0            |
| <b>Reposessed Assets - Gross</b>                                 | <b>SUB0201</b> | <b>\$ 626</b>   | <b>\$ 677</b>   | <b>\$ 550</b>   |
| <b>Reposessed Assets - Total</b>                                 | <b>SC40</b>    | <b>\$ 626</b>   | <b>\$ 677</b>   | <b>\$ 550</b>   |
| Real Estate - Total                                              | SUB0210        | \$ 626          | \$ 677          | \$ 550          |
| Construction                                                     | SC405          | \$ 0            | \$ 0            | \$ 0            |
| Residential - Total                                              | SUB0225        | \$ 626          | \$ 677          | \$ 547          |
| 1-4 Dwelling Units                                               | SC415          | \$ 626          | \$ 677          | \$ 547          |
| Multifamily (5 or more) Dwelling Units                           | SC425          | \$ 0            | \$ 0            | \$ 0            |
| Nonresidential (Except Land)                                     | SC426          | \$ 0            | \$ 0            | \$ 0            |
| Land                                                             | SC428          | \$ 0            | \$ 0            | \$ 3            |
| U.S. Government-Guaranteed or -Insured Real Estate Owned         | SC429          | \$ 0            | \$ 0            | \$ 0            |
| Other Reposessed Assets                                          | SC430          | \$ 0            | \$ 0            | \$ 0            |
| General Valuation Allowances                                     | SC441          | \$ 0            | \$ 0            | \$ 0            |
| <b>Real Estate Held for Investment</b>                           | <b>SC45</b>    | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>Equity Investments Not Subj to FASB Statement 115 - Total</b> | <b>SC51</b>    | <b>\$ 4,111</b> | <b>\$ 4,382</b> | <b>\$ 4,049</b> |
| Federal Home Loan Bank Stock                                     | SC510          | \$ 3,633        | \$ 3,904        | \$ 3,571        |
| Other                                                            | SC540          | \$ 478          | \$ 478          | \$ 478          |
| <b>Office Premises and Equipment</b>                             | <b>SC55</b>    | <b>\$ 9,115</b> | <b>\$ 9,169</b> | <b>\$ 9,028</b> |
| <b>Other Assets - Gross</b>                                      | <b>SUB0262</b> | <b>\$ 6,603</b> | <b>\$ 6,383</b> | <b>\$ 5,973</b> |
| <b>Other Assets - Total</b>                                      | <b>SC59</b>    | <b>\$ 6,603</b> | <b>\$ 6,383</b> | <b>\$ 5,973</b> |
| Bank-Owned Life Insurance:                                       |                |                 |                 |                 |
| Key Person Life Insurance                                        | SC615          | \$ 0            | \$ 0            | \$ 0            |
| Other                                                            | SC625          | \$ 3,766        | \$ 3,729        | \$ 3,694        |
| Intangible Assets:                                               |                |                 |                 |                 |
| Servicing Assets On:                                             |                |                 |                 |                 |
| Mortgage Loans                                                   | SC642          | \$ 0            | \$ 0            | \$ 0            |
| Nonmortgage Loans                                                | SC644          | \$ 0            | \$ 0            | \$ 0            |
| Goodwill & Other Intangible Assets                               | SC660          | \$ 2            | \$ 5            | \$ 8            |
| Interest-Only Strip Receivables & Certain Other Instruments      | SC665          | \$ 0            | \$ 0            | \$ 0            |
| Other Assets                                                     | SC689          | \$ 2,835        | \$ 2,649        | \$ 2,271        |
| Other Assets Detail - Code #1                                    | SC691          | N/A             | N/A             | N/A             |

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| Description                                                        | Line Item      | Value             | Value             | Value             |
| Other Assets Detail - Amount #1                                    | SC692          | N/A               | N/A               | N/A               |
| Other Assets Detail - Code #2                                      | SC693          | N/A               | N/A               | N/A               |
| Other Assets Detail - Amount #2                                    | SC694          | N/A               | N/A               | N/A               |
| Other Assets Detail - Code #3                                      | SC697          | N/A               | N/A               | N/A               |
| Other Assets Detail - Amount #3                                    | SC698          | N/A               | N/A               | N/A               |
| General Valuation Allowances                                       | SC699          | \$ 0              | \$ 0              | \$ 0              |
| <b>General Valuation Allowances - Total</b>                        | <b>SUB2092</b> | <b>\$ 1,286</b>   | <b>\$ 1,296</b>   | <b>\$ 1,295</b>   |
| <b>Total Assets - Gross</b>                                        | <b>SUB0283</b> | <b>\$ 442,562</b> | <b>\$ 423,540</b> | <b>\$ 408,760</b> |
| <b>Total Assets</b>                                                | <b>SC60</b>    | <b>\$ 441,276</b> | <b>\$ 422,244</b> | <b>\$ 407,465</b> |
| <b>LIABILITIES</b>                                                 |                |                   |                   |                   |
| <b>Deposits and Escrows - Total</b>                                | <b>SC71</b>    | <b>\$ 320,863</b> | <b>\$ 306,493</b> | <b>\$ 298,092</b> |
| Deposits                                                           | SC710          | \$ 318,835        | \$ 304,421        | \$ 296,141        |
| Escrows                                                            | SC712          | \$ 2,063          | \$ 2,089          | \$ 1,971          |
| Unamortized Yield Adjustments on Deposits & Escrows                | SC715          | \$- 35            | \$- 17            | \$- 20            |
| <b>Borrowings - Total</b>                                          | <b>SC72</b>    | <b>\$ 77,297</b>  | <b>\$ 73,996</b>  | <b>\$ 66,871</b>  |
| Advances from FHLBank                                              | SC720          | \$ 77,297         | \$ 73,996         | \$ 66,871         |
| 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          | \$ 0              | \$ 0              | \$ 0              |
| <b>Other Liabilities - Total</b>                                   | <b>SC75</b>    | <b>\$ 2,149</b>   | <b>\$ 1,780</b>   | <b>\$ 2,672</b>   |
| Accrued Interest Payable - Deposits                                | SC763          | \$ 410            | \$ 205            | \$ 733            |
| Accrued Interest Payable - Other                                   | SC766          | \$ 251            | \$ 221            | \$ 235            |
| Accrued Taxes                                                      | SC776          | \$ 409            | \$ 222            | \$ 444            |
| Accounts Payable                                                   | SC780          | \$ 273            | \$ 342            | \$ 278            |
| Deferred Income Taxes                                              | SC790          | \$ 717            | \$ 706            | \$ 731            |
| Other Liabilities and Deferred Income                              | SC796          | \$ 89             | \$ 84             | \$ 251            |
| 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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| 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>\$ 400,309</b> | <b>\$ 382,269</b> | <b>\$ 367,635</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      | \$ 3,253          | \$ 3,253          | \$ 3,253          |
| Cumulative                                                     | SC812        | \$ 0              | \$ 0              | \$ 0              |
| Noncumulative                                                  | SC814        | \$ 0              | \$ 0              | \$ 0              |
| <b>Common Stock:</b>                                           |              |                   |                   |                   |
| Par Value                                                      | SC820        | \$ 324            | \$ 324            | \$ 324            |
| Paid in Excess of Par                                          | SC830        | \$ 2,929          | \$ 2,929          | \$ 2,929          |
| <b>Accumulated Other Comprehensive Income - Total</b>          | <b>SC86</b>  | <b>\$ 59</b>      | <b>\$ 48</b>      | <b>\$ 21</b>      |
| Unrealized Gains (Losses) on Available-for-Sale Securities     | SC860        | \$ 59             | \$ 48             | \$ 21             |
| Gains (Losses) on Cash Flow Hedges                             | SC865        | \$ 0              | \$ 0              | \$ 0              |
| Other                                                          | SC870        | \$ 0              | \$ 0              | \$ 0              |
| <b>Retained Earnings</b>                                       | <b>SC880</b> | <b>\$ 37,655</b>  | <b>\$ 36,674</b>  | <b>\$ 36,556</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>\$ 40,967</b>  | <b>\$ 39,975</b>  | <b>\$ 39,830</b>  |
| <b>Total Liabilities, Minority Interest and Equity Capital</b> | <b>SC90</b>  | <b>\$ 441,276</b> | <b>\$ 422,244</b> | <b>\$ 407,465</b> |

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## Other Codes As of Mar 2007

### Other Asset Codes

| Code | Description                                        |
|------|----------------------------------------------------|
| 3    | Federal, State, or other taxes receivable          |
| 4    | Net deferred tax assets                            |
| 7    | Prepaid expenses                                   |
| 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>\$ 6,751</b> | <b>\$ 6,395</b> | <b>\$ 6,994</b> |
| Deposits and Investment Securities                                  | SO115        | \$ 554          | \$ 426          | \$ 314          |
| Mortgage-Backed Securities                                          | SO125        | \$ 336          | \$ 397          | \$ 473          |
| Mortgage Loans                                                      | SO141        | \$ 5,572        | \$ 5,375        | \$ 6,058        |
| Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans      | SO142        | \$ 24           | N/A             | N/A             |
| Nonmortgage Loans - Total                                           | SUB0950      | \$ 265          | \$ 197          | \$ 149          |
| Commercial Loans and Leases                                         | SO160        | \$ 178          | \$ 78           | \$ 0            |
| Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans    | SO162        | \$ 0            | N/A             | N/A             |
| Consumer Loans and Leases                                           | SO171        | \$ 87           | \$ 119          | \$ 149          |
| Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans      | SO172        | \$ 0            | N/A             | N/A             |
| <b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b> | <b>SO18</b>  | <b>\$ 49</b>    | <b>\$ 45</b>    | <b>\$ 42</b>    |
| Federal Home Loan Bank Stock                                        | SO181        | \$ 49           | \$ 45           | \$ 38           |
| Other                                                               | SO185        | \$ 0            | \$ 0            | \$ 4            |
| <b>Interest Expense - Total</b>                                     | <b>SO21</b>  | <b>\$ 3,745</b> | <b>\$ 3,411</b> | <b>\$ 3,268</b> |
| Deposits                                                            | SO215        | \$ 2,822        | \$ 2,552        | \$ 2,467        |
| Escrows                                                             | SO225        | \$ 0            | \$ 0            | \$ 0            |
| Advances from FHLBank                                               | SO230        | \$ 923          | \$ 859          | \$ 801          |
| Subordinated Debentures (Incl Mandatory Convertible Secs)           | SO240        | \$ 0            | \$ 0            | \$ 0            |
| Mortgage Collateralized Securities Issued                           | SO250        | \$ 0            | \$ 0            | \$ 0            |
| Other Borrowed Money                                                | SO260        | \$ 0            | \$ 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>\$ 3,055</b> | <b>\$ 3,029</b> | <b>\$ 3,768</b> |
| Net Provision for Losses on Interest-Bearing Assets                 | SO321        | \$ 9            | \$ 23           | \$ 23           |
| <b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>   | <b>SO332</b> | <b>\$ 3,046</b> | <b>\$ 3,006</b> | <b>\$ 3,745</b> |
| <b>Noninterest Income - Total</b>                                   | <b>SO42</b>  | <b>\$ 1,066</b> | <b>\$ 999</b>   | <b>\$ 754</b>   |
| Mortgage Loan Servicing Fees                                        | SO410        | \$ 122          | \$ 128          | \$ 134          |
| Servicing Amortization and Valuation Adjustments                    | SO411        | \$ 0            | N/A             | N/A             |

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| Description                                             | Line Item   | Value           | Value           | Value           |
| Other Fees and Charges                                  | SO420       | \$ 874          | \$ 786          | \$ 318          |
| Net Income (Loss) from Other - Total                    | SUB0451     | \$ 11           | \$ 28           | \$ 40           |
| Sale of Assets Held for Sale and Avail-for-Sale Secs    | SO430       | \$ 5            | \$ 16           | \$ 25           |
| Operations & Sale of Repossessed Assets                 | SO461       | \$ 6            | \$ 12           | \$ 15           |
| 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            | \$ 0            | \$ 0            |
| Sale of Other Assets Held for Investment                | SO477       | \$ 0            | \$ 0            | \$ 0            |
| Trading Assets (Realized and Unrealized)                | SO485       | \$ 0            | \$ 0            | \$ 0            |
| Other Noninterest Income                                | SO488       | \$ 59           | \$ 57           | \$ 262          |
| 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>\$ 3,024</b> | <b>\$ 3,810</b> | <b>\$ 3,139</b> |
| All Personnel Compensation and Expense                  | SO510       | \$ 1,951        | \$ 2,510        | \$ 2,089        |
| Legal Expense                                           | SO520       | \$ 6            | \$ 11           | \$ 4            |
| Office Occupancy and Equipment Expense                  | SO530       | \$ 528          | \$ 502          | \$ 502          |
| Marketing and Other Professional Services               | SO540       | \$ 107          | \$ 138          | \$ 127          |
| Loan Servicing Fees                                     | SO550       | \$ 1            | \$ 1            | \$ 1            |
| Goodwill and Other Intangibles Expense                  | SO560       | \$ 3            | \$ 3            | \$ 4            |
| Net Provision for Losses on Non-Interest-Bearing Assets | SO570       | \$ 0            | \$ 0            | \$ 0            |
| Other Noninterest Expense                               | SO580       | \$ 428          | \$ 645          | \$ 412          |
| 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>\$ 1,088</b> | <b>\$ 195</b>   | <b>\$ 1,360</b> |
| <b>Income Taxes - Total</b>                             | <b>SO71</b> | <b>\$ 34</b>    | <b>\$ 113</b>   | <b>\$ 262</b>   |
| Federal                                                 | SO710       | \$ 45           | \$ 102          | \$ 208          |

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|-----------------------------------------------------------------------|--------------|-----------------|--------------|-----------------|
| Description                                                           | Line Item    | Value           | Value        | Value           |
| State, Local & Other                                                  | SO720        | \$- 11          | \$ 11        | \$ 54           |
| <b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>   | <b>SO81</b>  | <b>\$ 1,054</b> | <b>\$ 82</b> | <b>\$ 1,098</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>\$ 1,054</b> | <b>\$ 82</b> | <b>\$ 1,098</b> |

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## Other Codes As of Mar 2007

### Other Noninterest Income Codes

| Code | Description                                |
|------|--------------------------------------------|
| 15   | Income from corporate-owned life insurance |
| 99   | Other                                      |

### Other Noninterest Expense Codes

| Code | Description                            |
|------|----------------------------------------|
| 2    | OTS assessments                        |
| 7    | Office supplies, printing, and postage |
| 8    | Telephone, including data lines        |
| 9    | Loan origination expense               |

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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>\$ 6,751</b> | <b>\$ 25,704</b> | <b>\$ 19,309</b> |
| YTD - Deposits and Investment Securities                               | Y_SO115        | \$ 554          | \$ 1,620         | \$ 1,194         |
| YTD - Mortgage-Backed Securities                                       | Y_SO125        | \$ 336          | \$ 1,645         | \$ 1,248         |
| YTD - Mortgage Loans                                                   | Y_SO141        | \$ 5,572        | \$ 21,891        | \$ 16,516        |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans   | Y_SO142        | \$ 24           | N/A              | N/A              |
| YTD - Nonmortgage Loans - Commercial Loans & Leases                    | Y_SO160        | \$ 178          | \$ 78            | \$ 0             |
| 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        | \$ 87           | \$ 470           | \$ 351           |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans   | Y_SO172        | \$ 0            | N/A              | N/A              |
| <b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>    | <b>Y_SO18</b>  | <b>\$ 49</b>    | <b>\$ 163</b>    | <b>\$ 113</b>    |
| YTD - Federal Home Loan Bank Stock                                     | Y_SO181        | \$ 49           | \$ 158           | \$ 113           |
| YTD - Other                                                            | Y_SO185        | \$ 0            | \$ 5             | \$ 5             |
| <b>YTD - Interest Expense - Total</b>                                  | <b>Y_SO21</b>  | <b>\$ 3,745</b> | <b>\$ 12,428</b> | <b>\$ 9,017</b>  |
| YTD - Deposits                                                         | Y_SO215        | \$ 2,822        | \$ 9,419         | \$ 6,867         |
| YTD - Escrows                                                          | Y_SO225        | \$ 0            | \$ 0             | \$ 0             |
| YTD - Advances from FHLBank                                            | Y_SO230        | \$ 923          | \$ 3,009         | \$ 2,150         |
| 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        | \$ 0            | \$ 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>\$ 3,055</b> | <b>\$ 13,439</b> | <b>\$ 10,410</b> |
| YTD - Net Provision for Losses on Interest-Bearing Assets              | Y_SO321        | \$ 9            | \$ 283           | \$ 260           |
| <b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>    | <b>Y_SO332</b> | <b>\$ 3,046</b> | <b>\$ 13,156</b> | <b>\$ 10,150</b> |
| <b>YTD - Noninterest Income - Total</b>                                | <b>Y_SO42</b>  | <b>\$ 1,066</b> | <b>\$ 3,411</b>  | <b>\$ 2,412</b>  |
| YTD - Mortgage Loan Serving Fees                                       | Y_SO410        | \$ 122          | \$ 555           | \$ 427           |
| YTD - Servicing Amortization and Valuation Adjustments                 | Y_SO411        | \$ 0            | N/A              | N/A              |

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| Description                                                             | Line Item      | Value           | Value            | Value           |
| YTD - Other Fees and Charges                                            | Y_SO420        | \$ 874          | \$ 2,171         | \$ 1,385        |
| YTD - Net Income (Loss) from Other - Total                              | YTD0451        | \$ 11           | \$ 108           | \$ 80           |
| YTD - Sale of Assets Held for Sale and AFS Secs                         | Y_SO430        | \$ 5            | \$ 63            | \$ 47           |
| YTD - Operations & Sale of Repossessed Assets                           | Y_SO461        | \$ 6            | \$ 45            | \$ 33           |
| 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            | \$ 0             | \$ 0            |
| YTD - Sale of Other Assets Held for Investment                          | Y_SO477        | \$ 0            | \$ 0             | \$ 0            |
| YTD - Trading Assets (Realized and Unrealized)                          | Y_SO485        | \$ 0            | \$ 0             | \$ 0            |
| YTD - Other Noninterest Income                                          | Y_SO488        | \$ 59           | \$ 577           | \$ 520          |
| <b>YTD - Noninterest Expense - Total</b>                                | <b>Y_SO51</b>  | <b>\$ 3,024</b> | <b>\$ 12,588</b> | <b>\$ 8,778</b> |
| YTD - All Personnel Compensation & Expense                              | Y_SO510        | \$ 1,951        | \$ 7,993         | \$ 5,483        |
| YTD - Legal Expense                                                     | Y_SO520        | \$ 6            | \$ 41            | \$ 30           |
| YTD - Office Occupancy & Equipment Expense                              | Y_SO530        | \$ 528          | \$ 2,109         | \$ 1,607        |
| YTD - Marketing and Other Professional Services                         | Y_SO540        | \$ 107          | \$ 459           | \$ 321          |
| YTD - Loan Servicing Fees                                               | Y_SO550        | \$ 1            | \$ 4             | \$ 3            |
| YTD - Goodwill & Other Intangibles Expense                              | Y_SO560        | \$ 3            | \$ 32            | \$ 29           |
| YTD - Net Provision for Losses on Non-Interest-Bear Assets              | Y_SO570        | \$ 0            | \$ 133           | \$ 133          |
| YTD - Other Noninterest Expense                                         | Y_SO580        | \$ 428          | \$ 1,817         | \$ 1,172        |
| <b>YTD - Income (Loss) Before Income Taxes</b>                          | <b>Y_SO60</b>  | <b>\$ 1,088</b> | <b>\$ 3,979</b>  | <b>\$ 3,784</b> |
| <b>YTD - Income Taxes - Total</b>                                       | <b>Y_SO71</b>  | <b>\$ 34</b>    | <b>\$ 893</b>    | <b>\$ 780</b>   |
| YTD - Federal                                                           | Y_SO710        | \$ 45           | \$ 810           | \$ 708          |
| YTD - State, Local, and Other                                           | Y_SO720        | \$- 11          | \$ 83            | \$ 72           |
| <b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>       | <b>Y_SO81</b>  | <b>\$ 1,054</b> | <b>\$ 3,086</b>  | <b>\$ 3,004</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>\$ 1,054</b> | <b>\$ 3,086</b>  | <b>\$ 3,004</b> |

  

| Schedule VA --- Consolidated Valuation Allowances and Related Data |              | Mar 2007        | Dec 2006        | Sep 2006        |
|--------------------------------------------------------------------|--------------|-----------------|-----------------|-----------------|
| Description                                                        | Line Item    | Value           | Value           | Value           |
| <b>RECONCILIATION: VALUATION ALLOWANCES</b>                        |              |                 |                 |                 |
| <b>General Valuation Allowances - Beginning Balance</b>            | <b>VA105</b> | <b>\$ 1,296</b> | <b>\$ 1,295</b> | <b>\$ 1,274</b> |
| Net Provision for Loss                                             | VA115        | \$ 3            | \$ 3            | \$ 13           |

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|-----------------------------------------------------------------------|----------------|-----------------|-----------------|-----------------|
| Description                                                           | Line Item      | Value           | Value           | Value           |
| Transfers                                                             | VA125          | \$- 25          | \$ 0            | \$ 8            |
| Recoveries                                                            | VA135          | \$ 12           | \$ 19           | \$ 0            |
| Adjustments                                                           | VA145          | \$ 0            | \$ 0            | \$ 0            |
| Charge-offs                                                           | VA155          | \$ 0            | \$ 21           | \$ 0            |
| <b>General Valuation Allowances - Ending Balance</b>                  | <b>VA165</b>   | <b>\$ 1,286</b> | <b>\$ 1,296</b> | <b>\$ 1,295</b> |
| <b>Specific Valuation Allowances - Beginning Balance</b>              | <b>VA108</b>   | <b>\$ 249</b>   | <b>\$ 244</b>   | <b>\$ 296</b>   |
| Net Provision for Loss                                                | VA118          | \$ 6            | \$ 20           | \$ 10           |
| Transfers                                                             | VA128          | \$ 25           | \$ 0            | \$- 8           |
| Adjustments                                                           | VA148          | \$ 0            | \$ 0            | \$ 0            |
| Charge-offs                                                           | VA158          | \$ 92           | \$ 15           | \$ 54           |
| <b>Specific Valuation Allowances - Ending Balance</b>                 | <b>VA168</b>   | <b>\$ 188</b>   | <b>\$ 249</b>   | <b>\$ 244</b>   |
| <b>Total Valuation Allowances - Beginning Balance</b>                 | <b>VA110</b>   | <b>\$ 1,545</b> | <b>\$ 1,539</b> | <b>\$ 1,570</b> |
| Net Provision for Loss                                                | VA120          | \$ 9            | \$ 23           | \$ 23           |
| Recoveries                                                            | VA140          | \$ 12           | \$ 19           | \$ 0            |
| Adjustments                                                           | VA150          | \$ 0            | \$ 0            | \$ 0            |
| Charge-offs                                                           | VA160          | \$ 92           | \$ 36           | \$ 54           |
| <b>Total Valuation Allowances - Ending Balance</b>                    | <b>VA170</b>   | <b>\$ 1,474</b> | <b>\$ 1,545</b> | <b>\$ 1,539</b> |
| <b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b> |                |                 |                 |                 |
| <b>GVA Charge-offs - Assets - Total</b>                               | <b>SUB2026</b> | <b>\$ 0</b>     | <b>\$ 21</b>    | <b>\$ 0</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>\$ 0</b>     | <b>\$ 21</b>    | <b>\$ 0</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        | \$ 0            | \$ 21           | \$ 0            |
| 1-4 Dwelling Units - Revolving Open-End Loans                         | VA446          | \$ 0            | \$ 0            | \$ 0            |
| 1-4 Dwelling Units - Secured by First Liens                           | VA456          | \$ 0            | \$ 21           | \$ 0            |
| 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>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| Commercial Loans                                                      | VA520          | \$ 0            | \$ 0            | \$ 0            |

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|--------------------------------------------------------------------|----------------|--------------|--------------|-------------|
| Description                                                        | Line Item      | Value        | Value        | Value       |
| Consumer Loans - Total                                             | SUB2061        | \$ 0         | \$ 0         | \$ 0        |
| Loans on Deposits                                                  | VA510          | \$ 0         | \$ 0         | \$ 0        |
| Home Improvement Loans                                             | VA516          | \$ 0         | \$ 0         | \$ 0        |
| Education Loans                                                    | VA530          | \$ 0         | \$ 0         | \$ 0        |
| Auto Loans                                                         | VA540          | \$ 0         | \$ 0         | \$ 0        |
| Mobile Home Loans                                                  | VA550          | \$ 0         | \$ 0         | \$ 0        |
| Credit Cards                                                       | VA556          | \$ 0         | \$ 0         | \$ 0        |
| Other                                                              | VA560          | \$ 0         | \$ 0         | \$ 0        |
| <b>Reposessed Assets - Total</b>                                   | <b>VA60</b>    | <b>\$ 0</b>  | <b>\$ 0</b>  | <b>\$ 0</b> |
| Real Estate - Construction                                         | VA605          | \$ 0         | \$ 0         | \$ 0        |
| Real Estate - 1-4 Dwelling Units                                   | VA613          | \$ 0         | \$ 0         | \$ 0        |
| Real Estate - Multifamily (5 or more) Dwelling Units               | VA616          | \$ 0         | \$ 0         | \$ 0        |
| Real Estate - Nonresidential (Except Land)                         | VA625          | \$ 0         | \$ 0         | \$ 0        |
| Real Estate - Land                                                 | VA628          | \$ 0         | \$ 0         | \$ 0        |
| Other Reposessed Assets                                            | VA630          | \$ 0         | \$ 0         | \$ 0        |
| <b>Other Assets</b>                                                | <b>VA930</b>   | <b>\$ 0</b>  | <b>\$ 0</b>  | <b>\$ 0</b> |
| <b>GVA Recoveries - Assets - Total</b>                             | <b>SUB2126</b> | <b>\$ 12</b> | <b>\$ 19</b> | <b>\$ 0</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>\$ 12</b> | <b>\$ 19</b> | <b>\$ 0</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        | \$ 12        | \$ 19        | \$ 0        |
| 1-4 Dwelling Units - Revolving Open-End Loans                      | VA447          | \$ 0         | \$ 0         | \$ 0        |
| 1-4 Dwelling Units - Secured by First Liens                        | VA457          | \$ 12        | \$ 19        | \$ 0        |
| 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>\$ 0</b>  | <b>\$ 0</b>  | <b>\$ 0</b> |
| Commercial Loans                                                   | VA521          | \$ 0         | \$ 0         | \$ 0        |
| Consumer Loans - Total                                             | SUB2161        | \$ 0         | \$ 0         | \$ 0        |
| Loans on Deposits                                                  | VA511          | \$ 0         | \$ 0         | \$ 0        |

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| Description                                                        | Line Item      | Value        | Value        | Value        |
| Home Improvement Loans                                             | VA517          | \$ 0         | \$ 0         | \$ 0         |
| Education Loans                                                    | VA531          | \$ 0         | \$ 0         | \$ 0         |
| Auto Loans                                                         | VA541          | \$ 0         | \$ 0         | \$ 0         |
| Mobile Home Loans                                                  | VA551          | \$ 0         | \$ 0         | \$ 0         |
| Credit Cards                                                       | VA557          | \$ 0         | \$ 0         | \$ 0         |
| Other                                                              | VA561          | \$ 0         | \$ 0         | \$ 0         |
| <b>Other Assets</b>                                                | <b>VA931</b>   | <b>\$ 0</b>  | <b>\$ 0</b>  | <b>\$ 0</b>  |
| <b>SVA Provisions and Transfers from GVA - Assets - Total</b>      | <b>SUB2226</b> | <b>\$ 29</b> | <b>\$ 20</b> | <b>\$ 2</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>\$ 29</b> | <b>\$ 22</b> | <b>\$- 8</b> |
| Construction - Total                                               | SUB2230        | \$ 19        | \$ 0         | \$ 0         |
| 1-4 Dwelling Units                                                 | VA422          | \$ 19        | \$ 0         | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA432          | \$ 0         | \$ 0         | \$ 0         |
| Nonresidential Property                                            | VA442          | \$ 0         | \$ 0         | \$ 0         |
| Permanent - Total                                                  | SUB2241        | \$ 10        | \$ 22        | \$- 8        |
| 1-4 Dwelling Units - Revolving Open-End Loans                      | VA448          | \$ 0         | \$ 0         | \$- 8        |
| 1-4 Dwelling Units - Secured by First Liens                        | VA458          | \$ 10        | \$ 22        | \$ 0         |
| 1-4 Dwelling Units - Secured by Junior Liens                       | VA468          | \$ 0         | \$ 0         | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA472          | \$ 0         | \$ 0         | \$ 0         |
| Nonresidential Property (Except Land)                              | VA482          | \$ 0         | \$ 0         | \$ 0         |
| Land                                                               | VA492          | \$ 0         | \$ 0         | \$ 0         |
| <b>Nonmortgage Loans - Total</b>                                   | <b>VA58</b>    | <b>\$ 0</b>  | <b>\$ 0</b>  | <b>\$ 0</b>  |
| Commercial Loans                                                   | VA522          | \$ 0         | \$ 0         | \$ 0         |
| Consumer Loans - Total                                             | SUB2261        | \$ 0         | \$ 0         | \$ 0         |
| Loans on Deposits                                                  | VA512          | \$ 0         | \$ 0         | \$ 0         |
| Home Improvement Loans                                             | VA518          | \$ 0         | \$ 0         | \$ 0         |
| Education Loans                                                    | VA532          | \$ 0         | \$ 0         | \$ 0         |
| Auto Loans                                                         | VA542          | \$ 0         | \$ 0         | \$ 0         |
| Mobile Home Loans                                                  | VA552          | \$ 0         | \$ 0         | \$ 0         |
| Credit Cards                                                       | VA558          | \$ 0         | \$ 0         | \$ 0         |
| Other                                                              | VA562          | \$ 0         | \$ 0         | \$ 0         |
| <b>Reposessed Assets - Total</b>                                   | <b>VA62</b>    | <b>\$ 0</b>  | <b>\$- 2</b> | <b>\$ 10</b> |
| Real Estate - Construction                                         | VA606          | \$ 0         | \$ 0         | \$ 0         |

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| Description                                                        | Line Item      | Value        | Value        | Value        |
| Real Estate - 1-4 Dwelling Units                                   | VA614          | \$ 0         | \$- 2        | \$ 10        |
| 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>\$ 17</b> | <b>\$ 22</b> | <b>\$ 2</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>\$ 17</b> | <b>\$ 24</b> | <b>\$- 8</b> |
| Construction - Total                                               | SUB2330        | \$ 19        | \$ 0         | \$ 0         |
| 1-4 Dwelling Units                                                 | VA425          | \$ 19        | \$ 0         | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA435          | \$ 0         | \$ 0         | \$ 0         |
| Nonresidential Property                                            | VA445          | \$ 0         | \$ 0         | \$ 0         |
| Permanent - Total                                                  | SUB2341        | \$- 2        | \$ 24        | \$- 8        |
| 1-4 Dwelling Units - Revolving Open-End Loans                      | VA449          | \$ 0         | \$ 0         | \$- 8        |
| 1-4 Dwelling Units - Secured by First Liens                        | VA459          | \$- 2        | \$ 24        | \$ 0         |
| 1-4 Dwelling Units - Secured by Junior Liens                       | VA469          | \$ 0         | \$ 0         | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA475          | \$ 0         | \$ 0         | \$ 0         |
| Nonresidential Property (Except Land)                              | VA485          | \$ 0         | \$ 0         | \$ 0         |
| Land                                                               | VA495          | \$ 0         | \$ 0         | \$ 0         |
| <b>Nonmortgage Loans - Total</b>                                   | <b>VA59</b>    | <b>\$ 0</b>  | <b>\$ 0</b>  | <b>\$ 0</b>  |
| Commercial Loans                                                   | VA525          | \$ 0         | \$ 0         | \$ 0         |
| Consumer Loans - Total                                             | SUB2361        | \$ 0         | \$ 0         | \$ 0         |
| Loans on Deposits                                                  | VA515          | \$ 0         | \$ 0         | \$ 0         |
| Home Improvement Loans                                             | VA519          | \$ 0         | \$ 0         | \$ 0         |
| Education Loans                                                    | VA535          | \$ 0         | \$ 0         | \$ 0         |
| Auto Loans                                                         | VA545          | \$ 0         | \$ 0         | \$ 0         |
| Mobile Home Loans                                                  | VA555          | \$ 0         | \$ 0         | \$ 0         |
| Credit Cards                                                       | VA559          | \$ 0         | \$ 0         | \$ 0         |
| Other                                                              | VA565          | \$ 0         | \$ 0         | \$ 0         |
| <b>Reposessed Assets - Total</b>                                   | <b>VA65</b>    | <b>\$ 0</b>  | <b>\$- 2</b> | <b>\$ 10</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          | \$ 0            | \$- 2            | \$ 10           |
| 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>\$ 0</b>      | <b>\$ 0</b>     |
| <b>TROUBLED DEBT RESTRUCTURED</b>                                      |                |                 |                  |                 |
| <b>Amount this Quarter</b>                                             | <b>VA940</b>   | <b>\$ 111</b>   | <b>\$ 177</b>    | <b>\$ 53</b>    |
| <b>Amount in Schedule SC Complying with Modified Terms</b>             | <b>VA942</b>   | <b>\$ 925</b>   | <b>\$ 1,246</b>  | <b>\$ 1,453</b> |
| <b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>                            |                |                 |                  |                 |
| <b>Mortgage Loans Foreclosed During Quarter - Total</b>                | <b>VA95</b>    | <b>\$ 79</b>    | <b>\$ 177</b>    | <b>\$ 0</b>     |
| Construction                                                           | VA951          | \$ 0            | \$ 0             | \$ 0            |
| Permanent - 1-4 Dwelling Units                                         | VA952          | \$ 79           | \$ 177           | \$ 0            |
| 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>\$ 1,251</b> | <b>\$ 1,243</b>  | <b>\$ 1,113</b> |
| <b>Classified Assets - Quarter End Balance - Total</b>                 | <b>SUB2811</b> | <b>\$ 1,507</b> | <b>\$ 2,217</b>  | <b>\$ 1,375</b> |
| Substandard                                                            | VA965          | \$ 1,507        | \$ 2,180         | \$ 1,375        |
| Doubtful                                                               | VA970          | \$ 0            | \$ 37            | \$ 0            |
| 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>            |                |                 |                  |                 |
| Description                                                            | Line Item      | Mar 2007 Value  | Dec 2006 Value   | Sep 2006 Value  |
| <b>DELINQUENT LOANS</b>                                                |                |                 |                  |                 |
| <b>Delinquent Loans - Total</b>                                        | <b>SUB2410</b> | <b>\$ 7,911</b> | <b>\$ 10,214</b> | <b>\$ 7,226</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        | \$ 7,391        | \$ 9,812        | \$ 6,935        |
| Construction and Land Loans                               | SUB2430        | \$ 21           | \$ 106          | \$ 125          |
| Permanent Loans Secured by 1-4 Property                   | SUB2441        | \$ 6,966        | \$ 9,197        | \$ 6,478        |
| Permanent Loans Secured by All Other Property             | SUB2450        | \$ 425          | \$ 531          | \$ 373          |
| Nonmortgages - Total                                      | SUB2461        | \$ 520          | \$ 402          | \$ 291          |
| <b>PAST DUE &amp; STILL ACCRUING</b>                      |                |                 |                 |                 |
| <b>Past Due &amp; Still Accruing - Total</b>              | <b>SUB2470</b> | <b>\$ 6,178</b> | <b>\$ 7,869</b> | <b>\$ 5,274</b> |
| <b>Past Due &amp; Still Accruing - 30-89 Days - Total</b> | <b>PD10</b>    | <b>\$ 5,524</b> | <b>\$ 6,474</b> | <b>\$ 4,855</b> |
| Mortgage Loans - Total                                    | SUB2481        | \$ 5,368        | \$ 6,283        | \$ 4,768        |
| Construction                                              | PD115          | \$ 0            | \$ 0            | \$ 0            |
| Permanent:                                                |                |                 |                 |                 |
| Residential:                                              |                |                 |                 |                 |
| 1-4 Dwelling Units:                                       |                |                 |                 |                 |
| Revolving Open-End Loans                                  | PD121          | \$ 33           | \$ 178          | \$ 82           |
| Secured by First Liens                                    | PD123          | \$ 4,890        | \$ 5,736        | \$ 4,302        |
| Secured by Junior Liens                                   | PD124          | \$ 41           | \$ 39           | \$ 34           |
| Multifamily (5 or more) Dwelling Units                    | PD125          | \$ 0            | \$ 0            | \$ 0            |
| Nonresidential Property (Except Land)                     | PD135          | \$ 404          | \$ 330          | \$ 332          |
| Land                                                      | PD138          | \$ 0            | \$ 0            | \$ 18           |
| Nonmortgage Loans:                                        |                |                 |                 |                 |
| Commercial Loans                                          | PD140          | \$ 0            | \$ 0            | \$ 0            |
| Consumer Loans - Total                                    | SUB2511        | \$ 156          | \$ 191          | \$ 87           |
| Loans on Deposits                                         | PD161          | \$ 152          | \$ 185          | \$ 85           |
| Home Improvement Loans                                    | PD163          | \$ 0            | \$ 0            | \$ 0            |
| Education Loans                                           | PD165          | \$ 0            | \$ 0            | \$ 0            |
| Auto Loans                                                | PD167          | \$ 0            | \$ 0            | \$ 0            |
| Mobile Home Loans                                         | PD169          | \$ 0            | \$ 0            | \$ 0            |
| Credit Cards                                              | PD171          | \$ 0            | \$ 0            | \$ 0            |
| Other                                                     | PD180          | \$ 4            | \$ 6            | \$ 2            |
| 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>\$ 654</b>   | <b>\$ 1,395</b> | <b>\$ 419</b>   |
| Mortgage Loans - Total                                         | SUB2491     | \$ 307          | \$ 1,219        | \$ 240          |
| Construction                                                   | PD215       | \$ 0            | \$ 46           | \$ 0            |
| Permanent:                                                     |             |                 |                 |                 |
| Residential:                                                   |             |                 |                 |                 |
| 1-4 Dwelling Units:                                            |             |                 |                 |                 |
| Revolving Open-End Loans                                       | PD221       | \$ 0            | \$ 0            | \$ 0            |
| Secured by First Liens                                         | PD223       | \$ 295          | \$ 982          | \$ 240          |
| Secured by Junior Liens                                        | PD224       | \$ 0            | \$ 12           | \$ 0            |
| Multifamily (5 or more) Dwelling Units                         | PD225       | \$ 0            | \$ 0            | \$ 0            |
| Nonresidential Property (Except Land)                          | PD235       | \$ 0            | \$ 179          | \$ 0            |
| Land                                                           | PD238       | \$ 12           | \$ 0            | \$ 0            |
| Nonmortgage Loans:                                             |             |                 |                 |                 |
| Commercial Loans                                               | PD240       | \$ 0            | \$ 0            | \$ 0            |
| Consumer Loans - Total                                         | SUB2521     | \$ 347          | \$ 176          | \$ 179          |
| Loans on Deposits                                              | PD261       | \$ 308          | \$ 176          | \$ 179          |
| Home Improvement Loans                                         | PD263       | \$ 0            | \$ 0            | \$ 0            |
| Education Loans                                                | PD265       | \$ 0            | \$ 0            | \$ 0            |
| Auto Loans                                                     | PD267       | \$ 0            | \$ 0            | \$ 0            |
| Mobile Home Loans                                              | PD269       | \$ 0            | \$ 0            | \$ 0            |
| Credit Cards                                                   | PD271       | \$ 0            | \$ 0            | \$ 0            |
| Other                                                          | PD280       | \$ 39           | \$ 0            | \$ 0            |
| 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>\$ 1,733</b> | <b>\$ 2,345</b> | <b>\$ 1,952</b> |
| Mortgage Loans - Total                                         | SUB2501     | \$ 1,716        | \$ 2,310        | \$ 1,927        |
| Construction                                                   | PD315       | \$ 0            | \$ 38           | \$ 84           |
| 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     | \$ 40    | \$ 40    | \$ 0     |
| Secured by First Liens                                | PD323     | \$ 1,663 | \$ 2,206 | \$ 1,816 |
| Secured by Junior Liens                               | PD324     | \$ 4     | \$ 4     | \$ 4     |
| Multifamily (5 or more) Dwelling Units                | PD325     | \$ 0     | \$ 0     | \$ 0     |
| Nonresidential Property (Except Land)                 | PD335     | \$ 0     | \$ 0     | \$ 0     |
| Land                                                  | PD338     | \$ 9     | \$ 22    | \$ 23    |
| Nonmortgage Loans:                                    |           |          |          |          |
| Commercial Loans                                      | PD340     | \$ 0     | \$ 0     | \$ 0     |
| Consumer Loans - Total                                | SUB2531   | \$ 17    | \$ 35    | \$ 25    |
| Loans on Deposits                                     | PD361     | \$ 0     | \$ 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     | \$ 0     | \$ 0     | \$ 0     |
| Credit Cards                                          | PD371     | \$ 0     | \$ 0     | \$ 0     |
| Other                                                 | PD380     | \$ 17    | \$ 35    | \$ 25    |
| Memoranda:                                            |           |          |          |          |
| Troubled Debt Restructured Included in PD315:PD380    | PD390     | \$ 54    | \$ 54    | \$ 177   |
| 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>\$ 13,334</b> | <b>\$ 13,503</b> | <b>\$ 13,708</b> |
| 90% up to 100% LTV                                                     | LD110          | \$ 12,151        | \$ 12,325        | \$ 12,496        |
| 100% and greater LTV                                                   | LD120          | \$ 1,183         | \$ 1,178         | \$ 1,212         |
| <b>Past Due and Nonaccrual Balances - Total</b>                        | <b>SUB5250</b> | <b>\$ 404</b>    | <b>\$ 513</b>    | <b>\$ 421</b>    |
| <b>Past Due and Still Accruing - Total</b>                             | <b>SUB5240</b> | <b>\$ 404</b>    | <b>\$ 392</b>    | <b>\$ 421</b>    |
| Past Due and Still Accruing - 30-89 Days - Total                       | SUB5210        | \$ 342           | \$ 314           | \$ 353           |
| 90% up to 100% LTV                                                     | LD210          | \$ 342           | \$ 314           | \$ 353           |
| 100% and greater LTV                                                   | LD220          | \$ 0             | \$ 0             | \$ 0             |
| Past Due and Still Accruing - 90 Days or More - Total                  | SUB5220        | \$ 62            | \$ 78            | \$ 68            |

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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          | \$ 62           | \$ 78           | \$ 68           |
| 100% and greater LTV                                                 | LD240          | \$ 0            | \$ 0            | \$ 0            |
| <b>Nonaccrual - Total</b>                                            | <b>SUB5230</b> | <b>\$ 0</b>     | <b>\$ 121</b>   | <b>\$ 0</b>     |
| 90% up to 100% LTV                                                   | LD250          | \$ 0            | \$ 121          | \$ 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>\$ 4,059</b> | <b>\$ 2,152</b> | <b>\$ 3,326</b> |
| 90% up to 100% LTV                                                   | LD430          | \$ 3,809        | \$ 1,969        | \$ 2,489        |
| 100% and greater LTV                                                 | LD440          | \$ 250          | \$ 183          | \$ 837          |
| <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          | \$ 0            | N/A             | N/A             |
| Owner-Occupied Multifamily Permanent Loans                           | LD520          | \$ 0            | N/A             | N/A             |
| Owner-Occupied Nonresidential Property (Except Land) Permanent Loans | LD530          | \$ 0            | 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             |

  

| Schedule CC --- Consolidated Commitments and Contingencies         |                | Mar 2007         | Dec 2006        | Sep 2006        |
|--------------------------------------------------------------------|----------------|------------------|-----------------|-----------------|
| Description                                                        | Line Item      | Value            | Value           | Value           |
| <b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b> | <b>SUB3380</b> | <b>\$ 12,022</b> | <b>\$ 9,792</b> | <b>\$ 8,370</b> |
| Mortgage Construction Loans                                        | CC105          | \$ 10,070        | \$ 9,512        | \$ 8,152        |
| Other Mortgage Loans                                               | CC115          | \$ 1,952         | \$ 280          | \$ 218          |
| Undisbursed Balance of Nonmortgage Loans Closed                    | CC125          | \$ 123           | \$ 0            | \$ 0            |
| <b>Commitments Outstanding to Originate Mortgages - Total</b>      | <b>SUB3330</b> | <b>\$ 8,771</b>  | <b>\$ 4,872</b> | <b>\$ 7,211</b> |
| 1-4 Dwelling Units                                                 | CC280          | \$ 8,771         | \$ 4,872        | \$ 7,211        |

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| Schedule CC --- Consolidated Commitments and Contingencies              |                | Mar 2007        | Dec 2006        | Sep 2006        |
|-------------------------------------------------------------------------|----------------|-----------------|-----------------|-----------------|
| Description                                                             | Line Item      | Value           | Value           | Value           |
| Multifamily (5 or more) Dwelling Units                                  | CC290          | \$ 0            | \$ 0            | \$ 0            |
| All Other Real Estate                                                   | CC300          | \$ 0            | \$ 0            | \$ 0            |
| Commitments Outstanding to Originate Nonmortgage Loans                  | CC310          | \$ 0            | \$ 0            | \$ 0            |
| Commitments Outstanding to Purchase Loans                               | CC320          | \$ 0            | \$ 0            | \$ 0            |
| Commitments Outstanding to Sell Loans                                   | CC330          | \$ 11,254       | \$ 2,215        | \$ 8,610        |
| 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            | \$ 500          |
| Commitments Outstanding to Sell Investment Securities                   | CC375          | \$ 0            | \$ 0            | \$ 0            |
| <b>Unused Lines of Credit - Total</b>                                   | <b>SUB3361</b> | <b>\$ 4,740</b> | <b>\$ 6,738</b> | <b>\$ 7,248</b> |
| Revolving, Open-End Loans on 1-4 Dwelling Units                         | CC412          | \$ 4,675        | \$ 4,816        | \$ 4,788        |
| Commercial Lines                                                        | CC420          | \$ 0            | \$ 1,858        | \$ 2,396        |
| Open-End Consumer Lines - Credit Cards                                  | CC423          | \$ 0            | \$ 0            | \$ 0            |
| Open-End Consumer Lines - Other                                         | CC425          | \$ 65           | \$ 64           | \$ 64           |
| <b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b> | <b>SUB3390</b> | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| Commercial                                                              | CC430          | \$ 0            | \$ 0            | \$ 0            |
| Standby, Not Included on CC465 or CC468                                 | CC435          | \$ 0            | \$ 0            | \$ 0            |
| 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            |

  

| Schedule CF --- Consolidated Cash Flow Information |           | Mar 2007  | Dec 2006 | Sep 2006 |
|----------------------------------------------------|-----------|-----------|----------|----------|
| Description                                        | Line Item | Value     | Value    | Value    |
| <b>Mortgage-Backed Securities:</b>                 |           |           |          |          |
| Pass-Through:                                      |           |           |          |          |
| Purchases                                          | CF143     | \$ 1,985  | \$ 0     | \$ 1,000 |
| Sales                                              | CF145     | \$ 1,000  | \$ 1,837 | \$ 3,862 |
| Other Balance Changes                              | CF148     | \$- 1,008 | \$- 894  | \$- 919  |
| Other Mortgage-Backed Securities:                  |           |           |          |          |
| Purchases                                          | CF153     | \$ 0      | \$ 0     | \$ 1,111 |

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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          | \$- 521          | \$- 567           | \$- 516           |
| <b>Mortgage Loans:</b>                                                    |                |                  |                   |                   |
| <b>Purchases - Total</b>                                                  | <b>SUB3811</b> | <b>\$ 1,985</b>  | <b>\$ 0</b>       | <b>\$ 2,111</b>   |
| <b>Sales - Total</b>                                                      | <b>SUB3821</b> | <b>\$ 1,000</b>  | <b>\$ 1,837</b>   | <b>\$ 3,862</b>   |
| <b>Net Purchases - Total</b>                                              | <b>SUB3826</b> | <b>\$ 985</b>    | <b>\$- 1,837</b>  | <b>\$- 1,751</b>  |
| <b>Mortgage Loans Disbursed - Total</b>                                   | <b>SUB3831</b> | <b>\$ 45,637</b> | <b>\$ 38,907</b>  | <b>\$ 45,224</b>  |
| Construction Loans - Total                                                | SUB3840        | \$ 7,576         | \$ 7,778          | \$ 6,919          |
| 1-4 Dwelling Units                                                        | CF190          | \$ 7,109         | \$ 7,778          | \$ 6,919          |
| Multifamily (5 or more) Dwelling Units                                    | CF200          | \$ 0             | \$ 0              | \$ 0              |
| Nonresidential                                                            | CF210          | \$ 467           | \$ 0              | \$ 0              |
| Permanent Loans - Total                                                   | SUB3851        | \$ 38,061        | \$ 31,129         | \$ 38,305         |
| 1-4 Dwelling Units                                                        | CF225          | \$ 34,415        | \$ 28,162         | \$ 36,172         |
| Home Equity and Junior Liens                                              | CF226          | \$ 952           | N/A               | N/A               |
| Multifamily (5 or more) Dwelling Units                                    | CF245          | \$ 253           | \$ 0              | \$ 0              |
| Nonresidential (Except Land)                                              | CF260          | \$ 1,635         | \$ 1,075          | \$ 1,298          |
| Land                                                                      | CF270          | \$ 1,758         | \$ 1,892          | \$ 835            |
| <b>Loans and Participations Purchased, Secured By - Total:</b>            | <b>SUB3880</b> | <b>\$ 0</b>      | <b>\$ 0</b>       | <b>\$ 0</b>       |
| 1-4 Dwelling Units                                                        | CF280          | \$ 0             | \$ 0              | \$ 0              |
| Purchased from Entities Other than Fed Insured Depository or Subsidiaries | CF281          | \$ 0             | N/A               | N/A               |
| Home Equity and Junior Liens                                              | CF282          | \$ 0             | N/A               | N/A               |
| Multifamily (5 or more) Dwelling Units                                    | CF290          | \$ 0             | \$ 0              | \$ 0              |
| Nonresidential                                                            | CF300          | \$ 0             | \$ 0              | \$ 0              |
| <b>Loans and Participations Sold, Secured By - Total</b>                  | <b>SUB3890</b> | <b>\$ 9,522</b>  | <b>\$ 12,673</b>  | <b>\$ 13,383</b>  |
| 1-4 Dwelling Units                                                        | CF310          | \$ 9,522         | \$ 12,673         | \$ 13,383         |
| Home Equity and Junior Liens                                              | CF311          | \$ 66            | 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>\$- 9,522</b> | <b>\$- 12,673</b> | <b>\$- 13,383</b> |
| <b>Memo - Refinancing Loans</b>                                           | <b>CF361</b>   | <b>\$ 7,776</b>  | <b>\$ 6,167</b>   | <b>\$ 9,698</b>   |
| <b>Nonmortgage Loans:</b>                                                 |                |                  |                   |                   |
| Commercial:                                                               |                |                  |                   |                   |
| Closed or Purchased                                                       | CF390          | \$ 2,529         | \$ 1,946          | \$ 2,184          |

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| Schedule CF --- Consolidated Cash Flow Information        |                |                   |                   |                   |
|-----------------------------------------------------------|----------------|-------------------|-------------------|-------------------|
| Description                                               | Line Item      | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
| Sales                                                     | CF395          | \$ 0              | \$ 0              | \$ 0              |
| Consumer:                                                 |                |                   |                   |                   |
| Closed or Purchased                                       | CF400          | \$ 977            | \$ 524            | \$ 843            |
| Sales                                                     | CF405          | \$ 0              | \$ 0              | \$ 0              |
| <b>Nonmortgage Loans Closed or Purchased - Total</b>      | <b>SUB3910</b> | <b>\$ 3,506</b>   | <b>\$ 2,470</b>   | <b>\$ 3,027</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>\$ 3,506</b>   | <b>\$ 2,470</b>   | <b>\$ 3,027</b>   |
| <b>Deposits:</b>                                          |                |                   |                   |                   |
| Interest Credited to Deposits                             | CF430          | \$ 1,941          | \$ 2,654          | \$ 1,743          |

| Schedule DI --- Consolidated Deposit Information                 |           |                   |                   |                   |
|------------------------------------------------------------------|-----------|-------------------|-------------------|-------------------|
| Description                                                      | Line Item | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
| <b>Deposit Data</b>                                              |           |                   |                   |                   |
| Total Broker - Originated Deposits                               | SUB4061   | \$ 8,477          | \$ 5,330          | \$ 5,325          |
| Fully Insured                                                    | DI100     | \$ 0              | \$ 0              | \$ 0              |
| Other                                                            | DI110     | \$ 8,477          | \$ 5,330          | \$ 5,325          |
| Deposits (Excluding Retirement Accounts) with Balances           |           |                   |                   |                   |
| \$100,000 or Less                                                | DI120     | \$ 167,218        | \$ 166,706        | \$ 188,139        |
| Greater than \$100,000                                           | DI130     | \$ 108,753        | \$ 96,021         | \$ 109,967        |
| Number of Deposits (Excluding Retirement Accounts) with Balances |           |                   |                   |                   |
| \$100,000 or Less                                                | DI150     | 16,472            | 16,079            | 17,339            |
| Greater than \$100,000                                           | DI160     | 591               | 527               | 632               |
| Retirement Deposits with Balances                                |           |                   |                   |                   |
| \$250,000 or Less                                                | DI170     | \$ 41,445         | \$ 41,096         | N/A               |
| Greater than \$250,000                                           | DI175     | \$ 3,476          | \$ 2,686          | N/A               |
| Number of Retirement Deposits with Balances                      |           |                   |                   |                   |
| \$250,000 or Less                                                | DI180     | 1,440             | 1,448             | N/A               |
| Greater than \$250,000                                           | DI185     | 9                 | 7                 | N/A               |
| Number of Deposit Accounts - Total                               | SUB4062   | 18,512            | 18,061            | 17,971            |
| IRA/Keogh Accounts                                               | DI200     | \$ 44,921         | \$ 43,781         | \$ 44,446         |
| Uninsured Deposits                                               | DI210     | \$ 47,641         | \$ 47,211         | \$ 46,219         |
| Preferred Deposits                                               | DI220     | \$ 0              | \$ 0              | \$ 0              |
| Components of Deposits and Escrows                               |           |                   |                   |                   |
| Transaction Accounts (Including Demand Deposits)                 | DI310     | \$ 40,955         | \$ 37,050         | \$ 29,740         |
| Money Market Deposit Accounts                                    | DI320     | \$ 16,943         | \$ 17,890         | \$ 20,794         |

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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     | \$ 27,687  | \$ 29,656  | \$ 31,248  |
| Time Deposits                                                                              | DI340     | \$ 235,313 | \$ 221,915 | \$ 216,327 |
| Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits                     | DI350     | \$ 29,300  | N/A        | N/A        |
| IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits                       | DI360     | \$ 3,084   | N/A        | N/A        |
| Non-Interest-Bearing Demand Deposits                                                       | DI610     | \$ 16,162  | \$ 13,542  | \$ 12,282  |
| <b>Deposits Data for Deposit Insurance Premium Assessments</b>                             |           |            |            |            |
| <b>Section I (Optional)</b>                                                                |           |            |            |            |
| <b>Quarter-End Deposit Totals:</b>                                                         |           |            |            |            |
| Total Deposit Liabilities Before Exclusions (Gross)                                        | DI510     | \$ 0       | N/A        | N/A        |
| Total Allowable Exclusions (Including Foreign Deposits)                                    | DI520     | \$ 0       | N/A        | N/A        |
| Total Foreign Deposits (Included in Total Allowable Exclusion)                             | DI530     | \$ 0       | N/A        | N/A        |
| <b>Average Daily Deposit Totals:</b>                                                       |           |            |            |            |
| Total Daily Average Deposit Liabilities Before Exclusions (Gross)                          | DI540     | \$ 0       | N/A        | N/A        |
| Total Daily Average Allowable Exclusion (Including Foreign Deposits)                       | DI550     | \$ 0       | N/A        | N/A        |
| Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)                  | DI560     | \$ 0       | N/A        | N/A        |
| <b>Section II (If Section I Completed, This Section Not Required)</b>                      |           |            |            |            |
| Outstd Checks Drawn Against FHLBs & FRBs Not Incl'd in SC710                               | DI620     | \$ 3,770   | \$ 1,248   | \$ 1,901   |
| Deposits of Consolidated Subsidiaries:                                                     |           |            |            |            |
| Demand Deposits                                                                            | DI640     | \$ 1,542   | \$ 1,499   | \$ 1,517   |
| Time and Savings Deposits                                                                  | DI650     | \$ 0       | \$ 0       | \$ 0       |
| 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     | \$ 335     | \$ 161     | \$ 53      |
| 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        | 122         | 117         | 117         |
| 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        | \$ 27,071   | \$ 24,872   | \$ 27,520   |
| Assets Held for Sale                                                                   | SI387        | \$ 5,234    | \$ 0        | \$ 4,847    |
| Loans Serviced for Others                                                              | SI390        | \$ 27,988   | \$ 29,832   | \$ 31,613   |
| <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        | 86.27%      | 86.70%      | 86.77%      |
| Second month of Qtr                                                                    | SI582        | 85.83%      | 86.83%      | 86.94%      |
| Third month of Qtr                                                                     | SI583        | 86.71%      | 86.51%      | 87.52%      |
| <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>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b> |              |             |             |             |
| Aggregate amount of all extensions of credit                                           | SI590        | \$ 2,568    | \$ 2,415    | \$ 2,297    |
| No. of exec officers.. with credit > \$500K/5% unimpaired cap                          | SI595        | 1           | 1           | 1           |
| <b>Summary of Changes in Equity Capital</b>                                            |              |             |             |             |
| Beginning Equity Capital                                                               | SI600        | \$ 39,974   | \$ 39,829   | \$ 38,473   |
| Net Income (Loss) (SO91)                                                               | SI610        | \$ 1,054    | \$ 82       | \$ 1,098    |
| 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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| Schedule SI --- Consolidated Supplemental Information        |              |                   |                   |                   |
|--------------------------------------------------------------|--------------|-------------------|-------------------|-------------------|
| Description                                                  | Line Item    | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
| New Basis Accounting Adjustments                             | SI660        | \$ 0              | \$ 0              | \$ 0              |
| Other Comprehensive Income                                   | SI662        | \$ 10             | \$ 27             | \$ 229            |
| Prior Period Adjustments                                     | SI668        | \$- 73            | \$ 0              | \$ 29             |
| Other Adjustments                                            | SI671        | \$ 0              | \$ 36             | \$ 0              |
| <b>Ending Equity Capital (SC80)</b>                          | <b>SI680</b> | <b>\$ 40,965</b>  | <b>\$ 39,974</b>  | <b>\$ 39,829</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        | \$ 60             | \$ 490            | \$ 41             |
| <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        | \$ 430,455        | \$ 415,866        | \$ 407,645        |
| Deposits & Investments Excluding Non-Interest-Earning Items  | SI875        | \$ 45,710         | \$ 34,366         | \$ 26,918         |
| Mortgage Loans and Mortgage-Backed Securities                | SI880        | \$ 347,052        | \$ 342,211        | \$ 345,448        |
| Nonmortgage Loans                                            | SI885        | \$ 8,963          | \$ 8,733          | \$ 7,636          |
| Deposits and Excrows                                         | SI890        | \$ 299,042        | \$ 290,125        | \$ 285,654        |
| Total Borrowings                                             | SI895        | \$ 74,381         | \$ 68,846         | \$ 64,324         |

| Schedule SQ --- Consolidated Supplemental Questions     |           |                   |                   |                   |
|---------------------------------------------------------|-----------|-------------------|-------------------|-------------------|
| Description                                             | Line Item | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>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     | 1                 | 1                 | 1                 |
| 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     | 2                 | 2                 | 2                 |

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| Schedule FS --- Fiduciary and Related Services                           |                | Mar 2007    | Dec 2006    | Sep 2006    |
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| 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                      |             |                   |                   |                   |
|---------------------------------------------------------------------|-------------|-------------------|-------------------|-------------------|
| Description                                                         | Line Item   | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>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           |              |                   |                   |                   |
|-------------------------------------------------------------|--------------|-------------------|-------------------|-------------------|
| Description                                                 | Line Item    | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
| <b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>                   |              |                   |                   |                   |
| Equity Capital (SC80)                                       | CCR100       | \$ 40,967         | \$ 39,975         | \$ 39,830         |
| Equity Capital Deductions - Total                           | SUB1631      | \$ 9              | \$ 10             | \$ 15             |
| Investments in and Advances to "Nonincludable" Subsidiaries | CCR105       | \$ 7              | \$ 7              | \$ 7              |
| Goodwill and Certain Other Intangible Assets                | CCR115       | \$ 2              | \$ 3              | \$ 8              |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR133       | \$ 0              | \$ 0              | \$ 0              |
| Other                                                       | CCR134       | \$ 0              | \$ 0              | \$ 0              |
| Equity Capital Additions -Total                             | SUB1641      | \$- 376           | \$- 398           | \$- 357           |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes    | CCR180       | \$- 376           | \$- 398           | \$- 357           |
| 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>\$ 40,582</b>  | <b>\$ 39,567</b>  | <b>\$ 39,458</b>  |

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| Schedule CCR --- Consolidated Capital Requirement             |               |                   |                   |                   |
|---------------------------------------------------------------|---------------|-------------------|-------------------|-------------------|
| Description                                                   | Line Item     | Mar 2007<br>Value | Dec 2006<br>Value | Sep 2006<br>Value |
| <b>Total Assets (SC60)</b>                                    | <b>CCR205</b> | <b>\$ 441,276</b> | <b>\$ 422,244</b> | <b>\$ 407,465</b> |
| Asset Deductions - Total                                      | SUB1651       | \$ 9              | \$ 10             | \$ 15             |
| Assets of "Nonincludable" Subsidiaries                        | CCR260        | \$ 7              | \$ 7              | \$ 7              |
| Goodwill and Certain Other Intangible Assets                  | CCR265        | \$ 2              | \$ 3              | \$ 8              |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets   | CCR270        | \$ 0              | \$ 0              | \$ 0              |
| Other                                                         | CCR275        | \$ 0              | \$ 0              | \$ 0              |
| Asset Additions - Total                                       | SUB1661       | \$- 345           | \$- 342           | \$- 285           |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes      | CCR280        | \$- 345           | \$- 342           | \$- 285           |
| Intangible Assets                                             | CCR285        | \$ 0              | \$ 0              | \$ 0              |
| Other                                                         | CCR290        | \$ 0              | \$ 0              | \$ 0              |
| <b>Adjusted Total Assets</b>                                  | <b>CCR25</b>  | <b>\$ 440,922</b> | <b>\$ 421,892</b> | <b>\$ 407,165</b> |
| <b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>           | <b>CCR27</b>  | <b>\$ 17,637</b>  | <b>\$ 16,876</b>  | <b>\$ 16,288</b>  |
| <b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>                   |               |                   |                   |                   |
| <b>Tier 1 (Core) Capital</b>                                  | <b>CCR30</b>  | <b>\$ 40,582</b>  | <b>\$ 39,567</b>  | <b>\$ 39,458</b>  |
| Tier 2 Capital - Unrealized Gains on AFS Equity Securities    | CCR302        | \$ 0              | \$ 0              | \$ 0              |
| 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        | \$ 1,286          | \$ 1,296          | \$ 1,295          |
| Tier 2 Capital - Other                                        | CCR355        | \$ 0              | \$ 0              | \$ 0              |
| <b>Tier 2 (Supplementary) Capital</b>                         | <b>CCR33</b>  | <b>\$ 1,286</b>   | <b>\$ 1,296</b>   | <b>\$ 1,295</b>   |
| <b>Allowable Tier 2 (Supplementary) Capital</b>               | <b>CCR35</b>  | <b>\$ 1,286</b>   | <b>\$ 1,296</b>   | <b>\$ 1,295</b>   |
| Equity Investments & Other Assets Required to be Deducted     | CCR370        | \$ 7              | \$ 0              | \$ 0              |
| Deduction for Low-Level Recourse and Residual Interests       | CCR375        | \$ 0              | \$ 0              | \$ 0              |
| <b>Total Risk-Based Capital</b>                               | <b>CCR39</b>  | <b>\$ 41,861</b>  | <b>\$ 40,863</b>  | <b>\$ 40,753</b>  |
| 0% R/W Category - Cash                                        | CCR400        | \$ 1,839          | \$ 2,021          | \$ 2,652          |
| 0% R/W Category - Securities Backed by U.S. Government        | CCR405        | \$ 3,359          | \$ 3,589          | \$ 3,826          |
| 0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets    | CCR409        | \$ 0              | \$ 0              | \$ 0              |
| 0% R/W Category - Other                                       | CCR415        | \$ 2,434          | \$ 1,992          | \$ 2,325          |
| 0% R/W Category - Assets Total                                | CCR420        | \$ 7,632          | \$ 7,602          | \$ 8,803          |
| <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        | \$ 21,205         | \$ 23,491         | \$ 26,972         |
| 20% R/W Category - Claims on FHLBs                               | CCR435        | \$ 39,334         | \$ 32,399         | \$ 19,122         |
| 20% R/W Category - General Obligations of State/Local Govts      | CCR440        | \$ 1,080          | \$ 1,080          | \$ 0              |
| 20% R/W Category - Claims on Domestic Depository Inst            | CCR445        | \$ 11,051         | \$ 11,270         | \$ 10,426         |
| 20% R/W Category - Other                                         | CCR450        | \$ 11,059         | \$ 10,284         | \$ 9,283          |
| 20% R/W Category - Assets Total                                  | CCR455        | \$ 83,729         | \$ 78,524         | \$ 65,803         |
| <b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>        | <b>CCR45</b>  | <b>\$ 16,746</b>  | <b>\$ 15,705</b>  | <b>\$ 13,161</b>  |
| 50% R/W Category - Qualifying Single-Fam Residential Mtges       | CCR460        | \$ 282,492        | \$ 268,820        | \$ 268,454        |
| 50% R/W Category - Qualifying Multifamily Residential Mtges      | CCR465        | \$ 0              | \$ 0              | \$ 0              |
| 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        | \$ 0              | \$ 0              | \$ 0              |
| 50% R/W Category - Other                                         | CCR480        | \$ 0              | \$ 0              | \$ 0              |
| 50% R/W Category - Assets Total                                  | CCR485        | \$ 282,492        | \$ 268,820        | \$ 268,454        |
| <b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>      | <b>CCR50</b>  | <b>\$ 141,248</b> | <b>\$ 134,411</b> | <b>\$ 134,228</b> |
| 100% R/W Category - Secs at 100% w/Ratings-Based Approach        | CCR501        | \$ 0              | \$ 0              | \$ 0              |
| 100% R/W Category - All Other Assets                             | CCR506        | \$ 68,349         | \$ 68,270         | \$ 67,026         |
| 100% R/W Category - Assets Total                                 | CCR510        | \$ 68,349         | \$ 68,270         | \$ 67,026         |
| <b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>      | <b>CCR55</b>  | <b>\$ 68,349</b>  | <b>\$ 68,270</b>  | <b>\$ 67,026</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>\$ 442,202</b> | <b>\$ 423,216</b> | <b>\$ 410,086</b> |
| <b>Subtotal Risk-Weighted Assets</b>                             | <b>CCR75</b>  | <b>\$ 226,342</b> | <b>\$ 218,385</b> | <b>\$ 214,415</b> |
| Excess Allowances for Loan and Lease Losses                      | CCR530        | \$ 0              | \$ 0              | \$ 0              |
| <b>Total Risk-Weighted Assets</b>                                | <b>CCR78</b>  | <b>\$ 226,342</b> | <b>\$ 218,385</b> | <b>\$ 214,415</b> |
| <b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>         | <b>CCR80</b>  | <b>\$ 18,108</b>  | <b>\$ 17,471</b>  | <b>\$ 17,152</b>  |
| <b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>             |               |                   |                   |                   |
| <b>Tier 1 (Core) Capital Ratio</b>                               | <b>CCR810</b> | <b>9.20%</b>      | <b>9.38%</b>      | <b>9.69%</b>      |
| <b>Total Risk-Based Capital Ratio</b>                            | <b>CCR820</b> | <b>18.49%</b>     | <b>18.71%</b>     | <b>19.01%</b>     |
| <b>Tier 1 Risk-Based Capital Ratio</b>                           | <b>CCR830</b> | <b>17.93%</b>     | <b>18.12%</b>     | <b>18.40%</b>     |

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| Schedule CCR --- Consolidated Capital Requirement |           | Mar 2007 | Dec 2006 | Sep 2006 |
|---------------------------------------------------|-----------|----------|----------|----------|
| Description                                       | Line Item | Value    | Value    | Value    |
| Tangible Equity Ratio                             | CCR840    | 9.20%    | 9.38%    | 9.69%    |

\*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.