

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:14 PM

TFR Industry Aggregate Report
93016 - OTS-Regulated: Idaho
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		3	3	3
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 81,361	\$ 95,888	\$ 52,860
Cash and Non-Interest-Earning Deposits	SC110	\$ 35,553	\$ 48,567	\$ 38,421
Interest-Earning Deposits in FHLBs	SC112	\$ 25,856	\$ 37,437	\$ 3,017
Other Interest-Earning Deposits	SC118	\$ 12,443	\$ 349	\$ 29
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 5	\$ 5	\$ 5
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,919	\$ 5,900	\$ 7,865
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,936	\$ 1,934	\$ 1,938
State and Municipal Obligations	SC180	\$ 1,465	\$ 1,466	\$ 1,467
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 184	\$ 230	\$ 118
Mortgage-Backed Securities - Gross	SUB0072	\$ 176,041	\$ 176,168	\$ 182,195
Mortgage-Backed Securities - Total	SC22	\$ 176,041	\$ 176,168	\$ 182,195
Pass-Through - Total	SUB0073	\$ 175,187	\$ 175,285	\$ 181,281
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 175,187	\$ 175,285	\$ 181,281
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 12	\$ 14	\$ 15
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 12	\$ 14	\$ 15
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 842	\$ 869	\$ 899

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,134,400	\$ 1,133,005	\$ 1,122,933
Mortgage Loans - Total	SC26	\$ 1,127,681	\$ 1,126,238	\$ 1,116,409
Construction Loans - Total	SUB0100	\$ 96,608	\$ 89,583	\$ 86,529
Residential - Total	SUB0110	\$ 79,445	\$ 75,834	\$ 72,913
1-4 Dwelling Units	SC230	\$ 76,170	\$ 73,438	\$ 71,996
Multifamily (5 or more) Dwelling Units	SC235	\$ 3,275	\$ 2,396	\$ 917
Nonresidential Property	SC240	\$ 17,163	\$ 13,749	\$ 13,616
Permanent Loans - Total	SUB0121	\$ 1,033,075	\$ 1,038,483	\$ 1,031,790
Residential - Total	SUB0131	\$ 658,229	\$ 679,022	\$ 676,298
1-4 Dwelling Units - Total	SUB0141	\$ 649,808	\$ 669,702	\$ 668,372
Revolving Open-End Loans	SC251	\$ 82,459	\$ 83,143	\$ 80,959
All Other - First Liens	SC254	\$ 538,090	\$ 558,534	\$ 559,748
All Other - Junior Liens	SC255	\$ 29,259	\$ 28,025	\$ 27,665
Multifamily (5 or more) Dwelling Units	SC256	\$ 8,421	\$ 9,320	\$ 7,926
Nonresidential Property (Except Land)	SC260	\$ 259,597	\$ 249,855	\$ 240,038
Land	SC265	\$ 115,249	\$ 109,606	\$ 115,454
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,617	\$ 9,747	\$ 42,912
Accrued Interest Receivable	SC272	\$ 4,717	\$ 4,939	\$ 4,614
Advances for Taxes and Insurance	SC275	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 6,719	\$ 6,767	\$ 6,524
Nonmortgage Loans - Gross	SUB0162	\$ 101,019	\$ 100,635	\$ 97,737
Nonmortgage Loans - Total	SC31	\$ 99,037	\$ 98,638	\$ 95,804
Commercial Loans - Total	SC32	\$ 72,897	\$ 70,315	\$ 66,287
Secured	SC300	\$ 49,406	\$ 48,112	\$ 43,073
Unsecured	SC303	\$ 22,999	\$ 21,676	\$ 22,659
Lease Receivables	SC306	\$ 492	\$ 527	\$ 555
Consumer Loans - Total	SC35	\$ 27,477	\$ 29,661	\$ 30,844
Loans on Deposits	SC310	\$ 2,522	\$ 2,671	\$ 3,078
Home Improvement Loans (Not secured by real estate)	SC316	\$ 410	\$ 870	\$ 845
Education Loans	SC320	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 11,765	\$ 12,284	\$ 12,445
Mobile Home Loans	SC326	\$ 74	\$ 78	\$ 82
Credit Cards	SC328	\$ 1,435	\$ 1,497	\$ 1,356

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 11,271	\$ 12,261	\$ 13,038
Accrued Interest Receivable	SC348	\$ 645	\$ 659	\$ 606
Allowance for Loan and Lease Losses	SC357	\$ 1,982	\$ 1,997	\$ 1,933
Repossessed Assets - Gross	SUB0201	\$ 44	\$ 50	\$ 0
Repossessed Assets - Total	SC40	\$ 44	\$ 50	\$ 0
Real Estate - Total	SUB0210	\$ 0	\$ 0	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	SC415	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 44	\$ 50	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 14,016	\$ 14,016	\$ 14,016
Federal Home Loan Bank Stock	SC510	\$ 14,016	\$ 14,016	\$ 14,016
Other	SC540	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 35,446	\$ 35,082	\$ 30,246
Other Assets - Gross	SUB0262	\$ 23,575	\$ 23,988	\$ 23,022
Other Assets - Total	SC59	\$ 23,575	\$ 23,988	\$ 23,022
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 13,563	\$ 13,439	\$ 13,316
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 3,943	\$ 3,801	\$ 3,756
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 1,437	\$ 1,485	\$ 1,592
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 4,632	\$ 5,263	\$ 4,358
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 8,701	\$ 8,764	\$ 8,457
Total Assets - Gross	SUB0283	\$ 1,565,902	\$ 1,578,832	\$ 1,523,009
Total Assets	SC60	\$ 1,557,201	\$ 1,570,068	\$ 1,514,552
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 1,145,538	\$ 1,141,797	\$ 1,092,030
Deposits	SC710	\$ 1,138,414	\$ 1,137,443	\$ 1,083,940
Escrows	SC712	\$ 7,373	\$ 4,627	\$ 8,386
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 249	\$- 273	\$- 296
Borrowings - Total	SC72	\$ 229,015	\$ 250,097	\$ 246,222
Advances from FHLBank	SC720	\$ 226,595	\$ 249,256	\$ 246,059
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,420	\$ 841	\$ 163
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
Other Liabilities - Total	SC75	\$ 16,250	\$ 15,732	\$ 17,581
Accrued Interest Payable - Deposits	SC763	\$ 485	\$ 567	\$ 550
Accrued Interest Payable - Other	SC766	\$ 861	\$ 904	\$ 895
Accrued Taxes	SC776	\$ 2,603	\$ 1,821	\$ 1,186
Accounts Payable	SC780	\$ 675	\$ 473	\$ 525
Deferred Income Taxes	SC790	\$ 1,598	\$ 1,833	\$ 1,800
Other Liabilities and Deferred Income	SC796	\$ 10,028	\$ 10,134	\$ 12,625
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,390,803	\$ 1,407,626	\$ 1,355,833
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 51,340	\$ 50,929	\$ 50,558
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 2	\$ 2	\$ 2
Paid in Excess of Par	SC830	\$ 51,338	\$ 50,927	\$ 50,556
Accumulated Other Comprehensive Income - Total	SC86	\$- 115	\$- 160	\$- 211
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 115	\$- 160	\$- 211
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 115,230	\$ 111,730	\$ 108,431
Other Components of Equity Capital	SC891	\$- 57	\$- 57	\$- 57
Total Equity Capital	SC80	\$ 166,398	\$ 162,442	\$ 158,721
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,557,201	\$ 1,570,068	\$ 1,514,554

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
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4	Net deferred tax assets
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7	Prepaid expenses
---	------------------

99	Other
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Other Liability Codes

Code	Description
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4	Nonrefundable loan fees received prior to closing
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11	The liability recorded for post-retirement benefit
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14	Unapplied loan payments received
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99	Other
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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 24,900	\$ 24,832	\$ 23,665
Deposits and Investment Securities	SO115	\$ 494	\$ 412	\$ 312
Mortgage-Backed Securities	SO125	\$ 2,138	\$ 2,158	\$ 2,237
Mortgage Loans	SO141	\$ 19,722	\$ 19,810	\$ 18,958
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 32	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 2,508	\$ 2,452	\$ 2,158
Commercial Loans and Leases	SO160	\$ 1,683	\$ 1,558	\$ 1,319
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 2	N/A	N/A
Consumer Loans and Leases	SO171	\$ 825	\$ 894	\$ 839
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 4	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 15	\$ 15	\$ 0
Federal Home Loan Bank Stock	SO181	\$ 15	\$ 15	\$ 0
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 10,895	\$ 10,513	\$ 9,495
Deposits	SO215	\$ 8,229	\$ 7,861	\$ 6,848
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,650	\$ 2,677	\$ 2,644
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 16	\$ 10	\$ 3
Capitalized Interest	SO271	\$ 0	\$ 35	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 14,020	\$ 14,334	\$ 14,170
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 160	\$ 326	\$- 11
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 13,860	\$ 14,008	\$ 14,181
Noninterest Income - Total	SO42	\$ 5,154	\$ 5,157	\$ 5,117
Mortgage Loan Servicing Fees	SO410	\$ 225	\$ 139	\$ 91
Servicing Amortization and Valuation Adjustments	SO411	\$- 92	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 3,508	\$ 3,726	\$ 3,893
Net Income (Loss) from Other - Total	SUB0451	\$ 1,060	\$ 851	\$ 740
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,061	\$ 853	\$ 740
Operations & Sale of Repossessed Assets	SO461	\$- 1	\$- 2	\$ 0
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	\$ 453	\$ 441	\$ 393
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
Noninterest Expense - Total	SO51	\$ 13,360	\$ 13,787	\$ 13,267
All Personnel Compensation and Expense	SO510	\$ 8,355	\$ 8,551	\$ 7,960
Legal Expense	SO520	\$ 32	\$ 30	\$ 27
Office Occupancy and Equipment Expense	SO530	\$ 2,190	\$ 2,001	\$ 2,127
Marketing and Other Professional Services	SO540	\$ 705	\$ 817	\$ 854
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 167	\$ 163	\$ 133
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 1,911	\$ 2,225	\$ 2,166
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
Income (Loss) Before Income Taxes	SO60	\$ 5,654	\$ 5,378	\$ 6,031
Income Taxes - Total	SO71	\$ 2,157	\$ 2,077	\$ 2,297
Federal	SO710	\$ 1,857	\$ 1,772	\$ 1,986

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 300	\$ 305	\$ 311
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,497	\$ 3,301	\$ 3,734
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 3,497	\$ 3,301	\$ 3,734

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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
7	Office supplies, printing, and postage
8	Telephone, including data lines
10	ATM expense
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 24,900	\$ 91,512	\$ 66,680
YTD - Deposits and Investment Securities	Y_SO115	\$ 494	\$ 1,531	\$ 1,119
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,138	\$ 8,936	\$ 6,778
YTD - Mortgage Loans	Y_SO141	\$ 19,722	\$ 72,863	\$ 53,053
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 32	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,683	\$ 5,018	\$ 3,460
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 2	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 825	\$ 3,164	\$ 2,270
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 4	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 15	\$ 15	\$ 0
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 15	\$ 15	\$ 0
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 10,895	\$ 35,955	\$ 25,442
YTD - Deposits	Y_SO215	\$ 8,229	\$ 26,094	\$ 18,233
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,650	\$ 9,876	\$ 7,199
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	\$ 16	\$ 20	\$ 10
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 35	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 14,020	\$ 55,572	\$ 41,238
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 160	\$ 810	\$ 484
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 13,860	\$ 54,762	\$ 40,754
YTD - Noninterest Income - Total	Y_SO42	\$ 5,154	\$ 20,006	\$ 14,849
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 225	\$ 728	\$ 589
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 92	N/A	N/A

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Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 3,508	\$ 14,769	\$ 11,043
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,060	\$ 2,796	\$ 1,945
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,061	\$ 2,846	\$ 1,993
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1	\$- 50	\$- 48
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	\$ 453	\$ 1,713	\$ 1,272
YTD - Noninterest Expense - Total	Y_SO51	\$ 13,360	\$ 52,133	\$ 38,346
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 8,355	\$ 31,940	\$ 23,389
YTD - Legal Expense	Y_SO520	\$ 32	\$ 95	\$ 65
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,190	\$ 8,041	\$ 6,040
YTD - Marketing and Other Professional Services	Y_SO540	\$ 705	\$ 3,150	\$ 2,333
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 167	\$ 639	\$ 476
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 1,911	\$ 8,268	\$ 6,043
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 5,654	\$ 22,635	\$ 17,257
YTD - Income Taxes - Total	Y_SO71	\$ 2,157	\$ 8,680	\$ 6,603
YTD - Federal	Y_SO710	\$ 1,857	\$ 7,410	\$ 5,638
YTD - State, Local, and Other	Y_SO720	\$ 300	\$ 1,270	\$ 965
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,497	\$ 13,955	\$ 10,654
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 3,497	\$ 13,955	\$ 10,654

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 8,764	\$ 8,457	\$ 8,480
Net Provision for Loss	VA115	\$ 160	\$ 326	\$- 11

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 7	\$ 5	\$ 7
Adjustments	VA145	\$- 192	\$ 0	\$ 0
Charge-offs	VA155	\$ 38	\$ 24	\$ 19
General Valuation Allowances - Ending Balance	VA165	\$ 8,701	\$ 8,764	\$ 8,457
Specific Valuation Allowances - Beginning Balance	VA108	\$ 105	\$ 105	\$ 105
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 105	\$ 105	\$ 105
Total Valuation Allowances - Beginning Balance	VA110	\$ 8,869	\$ 8,562	\$ 8,585
Net Provision for Loss	VA120	\$ 160	\$ 326	\$- 11
Recoveries	VA140	\$ 7	\$ 5	\$ 7
Adjustments	VA150	\$- 192	\$ 0	\$ 0
Charge-offs	VA160	\$ 38	\$ 24	\$ 19
Total Valuation Allowances - Ending Balance	VA170	\$ 8,806	\$ 8,869	\$ 8,562
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 38	\$ 24	\$ 19
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 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
Nonmortgage Loans - Total	VA56	\$ 28	\$ 24	\$ 19
Commercial Loans	VA520	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 28	\$ 24	\$ 19
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 12	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 4	\$ 0	\$ 5
Other	VA560	\$ 24	\$ 12	\$ 14
Repossessed Assets - Total	VA60	\$ 10	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 10	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 7	\$ 5	\$ 7
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1	\$ 0	\$ 1
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1	\$ 0	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 6	\$ 5	\$ 6
Commercial Loans	VA521	\$ 0	\$ 1	\$ 0
Consumer Loans - Total	SUB2161	\$ 6	\$ 4	\$ 6
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 1	\$ 1
Other	VA561	\$ 4	\$ 3	\$ 5
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 0	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0
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
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 31	\$ 19	\$ 12
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 1	\$ 0	\$- 1
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 1	\$ 0	\$- 1
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$- 1
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 1	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 22	\$ 19	\$ 13
Commercial Loans	VA525	\$ 0	\$- 1	\$ 0
Consumer Loans - Total	SUB2361	\$ 22	\$ 20	\$ 13
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 1	\$ 12	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 3	\$- 1	\$ 4
Other	VA565	\$ 20	\$ 9	\$ 9
Reposessed Assets - Total	VA65	\$ 10	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 10	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 68	\$ 50	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 462	\$ 484	\$ 440
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 0	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 0	\$ 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
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 1,297	\$ 878	\$ 417
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,557	\$ 3,292	\$ 3,030
Substandard	VA965	\$ 3,547	\$ 3,282	\$ 3,019
Doubtful	VA970	\$ 10	\$ 10	\$ 11
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
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
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 12,140	\$ 7,884	\$ 11,584

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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	\$ 10,527	\$ 6,464	\$ 9,945
Construction and Land Loans	SUB2430	\$ 3,244	\$ 1,825	\$ 1,788
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 7,183	\$ 2,974	\$ 5,655
Permanent Loans Secured by All Other Property	SUB2450	\$ 2,288	\$ 2,541	\$ 3,451
Nonmortgages - Total	SUB2461	\$ 1,613	\$ 1,420	\$ 1,639
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 11,148	\$ 7,254	\$ 10,567
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 11,148	\$ 7,003	\$ 10,567
Mortgage Loans - Total	SUB2481	\$ 9,620	\$ 5,842	\$ 9,350
Construction	PD115	\$ 810	\$ 699	\$ 839
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,896	\$ 1,590	\$ 1,023
Secured by First Liens	PD123	\$ 4,343	\$ 697	\$ 4,039
Secured by Junior Liens	PD124	\$ 383	\$ 415	\$ 98
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 1,565	\$ 2,402
Land	PD138	\$ 2,188	\$ 876	\$ 949
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 1,168	\$ 821	\$ 856
Consumer Loans - Total	SUB2511	\$ 360	\$ 340	\$ 361
Loans on Deposits	PD161	\$ 13	\$ 47	\$ 26
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 193	\$ 158	\$ 129
Mobile Home Loans	PD169	\$ 32	\$ 0	\$ 0
Credit Cards	PD171	\$ 6	\$ 12	\$ 8
Other	PD180	\$ 116	\$ 123	\$ 198
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
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 0	\$ 251	\$ 0
Mortgage Loans - Total	SUB2491	\$ 0	\$ 250	\$ 0
Construction	PD215	\$ 0	\$ 250	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 0
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 1	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
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	\$ 1	\$ 0
Other	PD280	\$ 0	\$ 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
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 992	\$ 630	\$ 1,017
Mortgage Loans - Total	SUB2501	\$ 907	\$ 372	\$ 595
Construction	PD315	\$ 246	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 4	\$ 0	\$ 30
Secured by First Liens	PD323	\$ 557	\$ 272	\$ 465
Secured by Junior Liens	PD324	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 100	\$ 100	\$ 100
Land	PD338	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 51	\$ 209	\$ 408
Consumer Loans - Total	SUB2531	\$ 34	\$ 49	\$ 14
Loans on Deposits	PD361	\$ 0	\$ 19	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 26	\$ 23	\$ 11
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 8	\$ 7	\$ 3
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 23,318	\$ 24,160	\$ 23,738
90% up to 100% LTV	LD110	\$ 20,345	\$ 20,188	\$ 20,193
100% and greater LTV	LD120	\$ 2,973	\$ 3,972	\$ 3,545
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 178	\$ 96	\$ 110
Past Due and Still Accruing - Total	SUB5240	\$ 178	\$ 96	\$ 110
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 178	\$ 96	\$ 110
90% up to 100% LTV	LD210	\$ 170	\$ 45	\$ 69
100% and greater LTV	LD220	\$ 8	\$ 51	\$ 41
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 4,181	\$ 3,790	\$ 5,960
90% up to 100% LTV	LD430	\$ 3,867	\$ 2,581	\$ 3,066
100% and greater LTV	LD440	\$ 314	\$ 1,209	\$ 2,894
Sales - Total	SUB5340	\$ 2,384	\$ 1,934	\$ 2,591
90% up to 100% LTV	LD450	\$ 2,204	\$ 1,444	\$ 1,396
100% and greater LTV	LD460	\$ 180	\$ 490	\$ 1,195
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 8,885	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	\$ 81,292	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				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 53,098	\$ 58,870	\$ 71,126
Mortgage Construction Loans	CC105	\$ 46,394	\$ 54,025	\$ 65,294
Other Mortgage Loans	CC115	\$ 6,704	\$ 4,845	\$ 5,832
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 116	\$ 506	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 19,864	\$ 20,023	\$ 33,962
1-4 Dwelling Units	CC280	\$ 18,464	\$ 20,023	\$ 28,587

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 2,000
All Other Real Estate	CC300	\$ 1,400	\$ 0	\$ 3,375
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 60	\$ 25	\$ 111
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 21,407	\$ 17,986	\$ 21,862
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 152,192	\$ 143,342	\$ 138,435
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 94,478	\$ 87,382	\$ 86,463
Commercial Lines	CC420	\$ 39,256	\$ 36,124	\$ 34,200
Open-End Consumer Lines - Credit Cards	CC423	\$ 5,910	\$ 5,640	\$ 5,027
Open-End Consumer Lines - Other	CC425	\$ 12,548	\$ 14,196	\$ 12,745
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 10,687	\$ 9,132	\$ 10,485
Commercial	CC430	\$ 4,119	\$ 2,970	\$ 2,607
Standby, Not Included on CC465 or CC468	CC435	\$ 6,568	\$ 6,162	\$ 7,878
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 22,704	\$ 24,069	\$ 24,740
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 61	\$ 65	\$ 66
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 5,784	\$ 0	\$ 0
Sales	CF145	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 5,881	\$- 5,997	\$- 7,202
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 2	\$- 1	\$- 2
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 5,784	\$ 0	\$ 0
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 5,784	\$ 0	\$ 0
Mortgage Loans Disbursed - Total	SUB3831	\$ 245,995	\$ 255,145	\$ 246,379
Construction Loans - Total	SUB3840	\$ 43,008	\$ 54,838	\$ 53,600
1-4 Dwelling Units	CF190	\$ 33,778	\$ 44,431	\$ 46,556
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,668	\$ 2,369	\$ 2,955
Nonresidential	CF210	\$ 7,562	\$ 8,038	\$ 4,089
Permanent Loans - Total	SUB3851	\$ 202,987	\$ 200,307	\$ 192,779
1-4 Dwelling Units	CF225	\$ 115,547	\$ 152,799	\$ 129,822
Home Equity and Junior Liens	CF226	\$ 25,555	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	CF260	\$ 37,631	\$ 24,699	\$ 21,085
Land	CF270	\$ 49,809	\$ 22,809	\$ 41,872
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 11,930	\$ 0	\$ 0
1-4 Dwelling Units	CF280	\$ 216	\$ 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	\$ 11,714	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 106,974	\$ 111,431	\$ 97,322
1-4 Dwelling Units	CF310	\$ 92,564	\$ 111,317	\$ 94,870
Home Equity and Junior Liens	CF311	\$ 5,229	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 14,410	\$ 114	\$ 2,452
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 95,044	\$- 111,431	\$- 97,322
Memo - Refinancing Loans	CF361	\$ 26,719	\$ 23,383	\$ 24,835
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 22,776	\$ 35,293	\$ 32,083

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 1,250
Consumer:				
Closed or Purchased	CF400	\$ 5,522	\$ 5,926	\$ 11,359
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 28,298	\$ 41,219	\$ 43,442
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 1,250
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 28,298	\$ 41,219	\$ 42,192
Deposits:				
Interest Credited to Deposits	CF430	\$ 7,930	\$ 8,203	\$ 6,650
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 38,830	\$ 40,049	\$ 42,526
Fully Insured	DI100	\$ 38,830	\$ 40,049	\$ 42,526
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 677,795	\$ 672,372	\$ 706,006
Greater than \$100,000	DI130	\$ 409,773	\$ 412,958	\$ 386,320
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	125,391	123,619	127,913
Greater than \$100,000	DI160	1,729	1,745	1,676
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 54,177	\$ 53,725	N/A
Greater than \$250,000	DI175	\$ 4,045	\$ 3,015	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	3,799	3,773	N/A
Greater than \$250,000	DI185	9	47	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 54,042	\$ 52,476	\$ 52,114
Uninsured Deposits	DI210	\$ 313,508	\$ 311,575	\$ 271,081
Preferred Deposits	DI220	\$ 9,915	\$ 17,537	\$ 9,034
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 264,073	\$ 275,315	\$ 259,525
Money Market Deposit Accounts	DI320	\$ 195,750	\$ 175,327	\$ 167,824

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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	\$ 158,820	\$ 162,113	\$ 167,515
Time Deposits	DI340	\$ 527,144	\$ 529,315	\$ 497,462
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 166,010	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 10,620	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 179,123	\$ 182,805	\$ 186,679
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
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
Average Daily Deposit Totals:				
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
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 84	\$ 78	\$ 85
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	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	509	550	530
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 2,317	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	\$ 17,139	\$ 15,762	\$ 20,086
Assets Held for Sale	SI387	\$ 13,060	\$ 10,489	\$ 15,528
Loans Serviced for Others	SI390	\$ 340,992	\$ 337,458	\$ 338,509
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	87.29%	87.05%	90.89%
Second month of Qtr	SI582	87.22%	87.29%	90.95%
Third month of Qtr	SI583	87.80%	88.07%	90.71%
IRS Domestic Building and Loan Test				
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]
Aggregate Investment in Service Corporations	SI588	\$ 257	\$ 257	\$ 265
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 10,063	\$ 10,108	\$ 8,485
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4	3	1
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 162,442	\$ 158,722	\$ 154,573
Net Income (Loss) (SO91)	SI610	\$ 3,497	\$ 3,301	\$ 3,734
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 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 46	\$ 51	\$ 116
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 411	\$ 368	\$ 299
Ending Equity Capital (SC80)	SI680	\$ 166,396	\$ 162,442	\$ 158,722
Transactions With Affiliations				
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	\$ 53	\$ 53	\$ 49
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 73	\$ 56	\$ 56
Average Balance Sheet Data				
Total Assets	SI870	\$ 1,556,085	\$ 1,547,547	\$ 1,496,351
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 34,803	\$ 31,392	\$ 22,308
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,299,661	\$ 1,303,214	\$ 1,279,011
Nonmortgage Loans	SI885	\$ 105,779	\$ 104,081	\$ 93,704
Deposits and Excrows	SI890	\$ 1,095,176	\$ 1,080,599	\$ 1,032,060
Total Borrowings	SI895	\$ 241,043	\$ 242,370	\$ 240,872
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	3	3	3

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
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
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0
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
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0
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
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0
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
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0
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
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 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
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
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
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
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 166,398	\$ 162,442	\$ 158,721
Equity Capital Deductions - Total	SUB1631	\$ 1,918	\$ 1,912	\$ 1,946
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 241	\$ 241	\$ 249
Goodwill and Certain Other Intangible Assets	CCR115	\$ 169	\$ 154	\$ 171
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,508	\$ 1,517	\$ 1,526
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 115	\$ 160	\$ 211
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 115	\$ 160	\$ 211
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
Tier 1 (Core) Capital	CCR20	\$ 164,595	\$ 160,690	\$ 156,986

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Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Total Assets (SC60)	CCR205	\$ 1,557,201	\$ 1,570,068	\$ 1,514,552
Asset Deductions - Total	SUB1651	\$ 1,918	\$ 1,912	\$ 1,946
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 241	\$ 241	\$ 249
Goodwill and Certain Other Intangible Assets	CCR265	\$ 169	\$ 154	\$ 171
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,508	\$ 1,517	\$ 1,526
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 188	\$ 262	\$ 345
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 188	\$ 262	\$ 345
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,555,471	\$ 1,568,418	\$ 1,512,951
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 50,780	\$ 55,321	\$ 53,197
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 164,595	\$ 160,690	\$ 156,986
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	\$ 8,784	\$ 8,696	\$ 8,402
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 8,784	\$ 8,696	\$ 8,402
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 8,784	\$ 8,696	\$ 8,402
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 61	\$ 65	\$ 66
Total Risk-Based Capital	CCR39	\$ 173,318	\$ 169,321	\$ 165,322
0% R/W Category - Cash	CCR400	\$ 18,269	\$ 17,507	\$ 15,828
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 652	\$ 666	\$ 678
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 6,079	\$ 11,115	\$ 7,637
0% R/W Category - Assets Total	CCR420	\$ 25,000	\$ 29,288	\$ 24,143
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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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	\$ 178,493	\$ 178,004	\$ 184,652
20% R/W Category - Claims on FHLBs	CCR435	\$ 39,609	\$ 51,231	\$ 24,121
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 0	\$ 0	\$ 0
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 23,659	\$ 20,307	\$ 14,997
20% R/W Category - Other	CCR450	\$ 9,060	\$ 12,594	\$ 7,125
20% R/W Category - Assets Total	CCR455	\$ 250,821	\$ 262,136	\$ 230,895
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 50,164	\$ 52,427	\$ 46,178
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 587,018	\$ 606,484	\$ 608,646
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 5,740	\$ 5,170	\$ 3,588
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	\$ 1,465	\$ 1,466	\$ 1,467
50% R/W Category - Other	CCR480	\$ 75,299	\$ 82,148	\$ 82,559
50% R/W Category - Assets Total	CCR485	\$ 669,522	\$ 695,268	\$ 696,260
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 334,762	\$ 347,635	\$ 348,131
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 723,832	\$ 704,766	\$ 684,104
100% R/W Category - Assets Total	CCR510	\$ 723,832	\$ 704,766	\$ 684,104
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 723,832	\$ 704,766	\$ 684,104
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 1,669,175	\$ 1,691,458	\$ 1,635,402
Subtotal Risk-Weighted Assets	CCR75	\$ 1,108,757	\$ 1,104,828	\$ 1,078,413
Excess Allowances for Loan and Lease Losses	CCR530	\$ 108	\$ 68	\$ 55
Total Risk-Weighted Assets	CCR78	\$ 1,108,649	\$ 1,104,760	\$ 1,078,358
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 88,693	\$ 88,381	\$ 86,268
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	10.58%	10.25%	10.38%
Total Risk-Based Capital Ratio	CCR820	15.63%	15.33%	15.33%
Tier 1 Risk-Based Capital Ratio	CCR830	14.84%	14.54%	14.55%

Office of Thrift Supervision
Financial Reporting System
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TFR Industry Aggregate Report
93016 - OTS-Regulated: Idaho
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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	10.58%	10.25%	10.38%

*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.