

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 3:49 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
September 2006

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions		4	4	4	4	5
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 129,101	\$ 141,205	\$ 141,930	\$ 165,600	\$ 101,289
Cash and Non-Interest-Earning Deposits	SC110	\$ 44,129	\$ 45,974	\$ 47,031	\$ 36,561	\$ 36,025
Interest-Earning Deposits in FHLBs	SC112	\$ 5,737	\$ 21,305	\$ 2,524	\$ 3,535	\$ 7,247
Other Interest-Earning Deposits	SC118	\$ 12,297	\$ 16,489	\$ 11,690	\$ 13,497	\$ 7,979
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 33,073	\$ 24,048	\$ 41,610	\$ 71,476	\$ 13,455
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 20,044	\$ 19,976	\$ 25,622	\$ 27,114	\$ 23,386
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,758	\$ 6,647	\$ 6,522	\$ 6,479	\$ 6,422
State and Municipal Obligations	SC180	\$ 4,893	\$ 4,674	\$ 4,763	\$ 4,783	\$ 4,834
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,966	\$ 1,939	\$ 1,956	\$ 1,958	\$ 1,609
Accrued Interest Receivable	SC191	\$ 204	\$ 153	\$ 212	\$ 197	\$ 332
Mortgage-Backed Securities - Gross	SUB0072	\$ 53,831	\$ 52,716	\$ 55,721	\$ 55,679	\$ 58,800
Mortgage-Backed Securities - Total	SC22	\$ 53,831	\$ 52,716	\$ 55,721	\$ 55,679	\$ 58,800
Pass-Through - Total	SUB0073	\$ 50,463	\$ 48,643	\$ 50,958	\$ 49,265	\$ 51,103
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 50,463	\$ 48,643	\$ 50,958	\$ 49,265	\$ 51,100
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,178	\$ 3,861	\$ 4,576	\$ 6,244	\$ 7,521
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 3,178	\$ 3,861	\$ 4,576	\$ 6,244	\$ 7,521
Accrued Interest Receivable	SC228	\$ 190	\$ 212	\$ 187	\$ 170	\$ 176

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 548,244	\$ 503,952	\$ 454,100	\$ 411,856	\$ 535,362
Mortgage Loans - Total	SC26	\$ 541,591	\$ 497,016	\$ 447,050	\$ 404,905	\$ 528,328
Construction Loans - Total	SUB0100	\$ 30,258	\$ 31,559	\$ 31,427	\$ 30,776	\$ 35,336
Residential - Total	SUB0110	\$ 28,039	\$ 29,361	\$ 29,507	\$ 29,632	\$ 34,816
1-4 Dwelling Units	SC230	\$ 27,364	\$ 28,549	\$ 27,710	\$ 27,632	\$ 32,887
Multifamily (5 or more) Dwelling Units	SC235	\$ 675	\$ 812	\$ 1,797	\$ 2,000	\$ 1,929
Nonresidential Property	SC240	\$ 2,219	\$ 2,198	\$ 1,920	\$ 1,144	\$ 520
Permanent Loans - Total	SUB0121	\$ 513,912	\$ 468,818	\$ 419,248	\$ 377,971	\$ 496,544
Residential - Total	SUB0131	\$ 449,106	\$ 401,774	\$ 354,584	\$ 315,186	\$ 431,721
1-4 Dwelling Units - Total	SUB0141	\$ 438,334	\$ 390,375	\$ 343,804	\$ 306,027	\$ 423,681
Revolving Open-End Loans	SC251	\$ 18,910	\$ 19,636	\$ 20,815	\$ 21,049	\$ 21,638
All Other - First Liens	SC254	\$ 364,181	\$ 327,073	\$ 297,879	\$ 264,987	\$ 353,333
All Other - Junior Liens	SC255	\$ 55,243	\$ 43,666	\$ 25,110	\$ 19,991	\$ 48,710
Multifamily (5 or more) Dwelling Units	SC256	\$ 10,772	\$ 11,399	\$ 10,780	\$ 9,159	\$ 8,040
Nonresidential Property (Except Land)	SC260	\$ 62,874	\$ 64,330	\$ 61,915	\$ 61,600	\$ 62,465
Land	SC265	\$ 1,932	\$ 2,714	\$ 2,749	\$ 1,185	\$ 2,358
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 43,793	\$ 49,702	\$ 41,928	\$- 59,154	\$ 60,191
Accrued Interest Receivable	SC272	\$ 3,040	\$ 2,610	\$ 2,462	\$ 2,215	\$ 2,540
Advances for Taxes and Insurance	SC275	\$ 1,034	\$ 965	\$ 963	\$ 894	\$ 942
Allowance for Loan and Lease Losses	SC283	\$ 6,653	\$ 6,936	\$ 7,050	\$ 6,951	\$ 7,034
Nonmortgage Loans - Gross	SUB0162	\$ 114,253	\$ 108,055	\$ 99,786	\$ 92,352	\$ 90,141
Nonmortgage Loans - Total	SC31	\$ 113,033	\$ 106,846	\$ 98,596	\$ 91,175	\$ 89,089
Commercial Loans - Total	SC32	\$ 34,787	\$ 32,167	\$ 29,316	\$ 25,056	\$ 24,627
Secured	SC300	\$ 33,107	\$ 30,498	\$ 27,640	\$ 23,472	\$ 23,229
Unsecured	SC303	\$ 1,680	\$ 1,669	\$ 1,676	\$ 1,584	\$ 1,398
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 78,963	\$ 75,454	\$ 70,055	\$ 66,902	\$ 65,173
Loans on Deposits	SC310	\$ 457	\$ 292	\$ 295	\$ 284	\$ 1,013
Home Improvement Loans (Not secured by real estate)	SC316	\$ 39,625	\$ 38,777	\$ 37,090	\$ 36,324	\$ 35,576
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 34,887	\$ 32,178	\$ 28,792	\$ 26,855	\$ 25,661
Mobile Home Loans	SC326	\$ 372	\$ 464	\$ 545	\$ 556	\$ 697
Credit Cards	SC328	\$ 25	\$ 21	\$ 22	\$ 15	\$ 17

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 3,597	\$ 3,722	\$ 3,311	\$ 2,868	\$ 2,209
Accrued Interest Receivable	SC348	\$ 503	\$ 434	\$ 415	\$ 394	\$ 341
Allowance for Loan and Lease Losses	SC357	\$ 1,220	\$ 1,209	\$ 1,190	\$ 1,177	\$ 1,052
Repossessed Assets - Gross	SUB0201	\$ 804	\$ 1,067	\$ 1,293	\$ 1,321	\$ 801
Repossessed Assets - Total	SC40	\$ 804	\$ 1,067	\$ 1,293	\$ 1,321	\$ 801
Real Estate - Total	SUB0210	\$ 650	\$ 996	\$ 1,184	\$ 1,195	\$ 652
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 650	\$ 996	\$ 1,184	\$ 1,195	\$ 652
1-4 Dwelling Units	SC415	\$ 650	\$ 996	\$ 1,184	\$ 1,195	\$ 652
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Repossessed Assets	SC430	\$ 154	\$ 71	\$ 109	\$ 126	\$ 149
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 6,829	\$ 6,771	\$ 8,568	\$ 8,494	\$ 7,843
Federal Home Loan Bank Stock	SC510	\$ 6,829	\$ 6,771	\$ 8,568	\$ 8,494	\$ 7,843
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 15,027	\$ 15,024	\$ 14,737	\$ 14,685	\$ 14,691
Other Assets - Gross	SUB0262	\$ 80,853	\$ 43,653	\$ 44,066	\$ 42,686	\$ 26,258
Other Assets - Total	SC59	\$ 80,853	\$ 43,653	\$ 44,066	\$ 42,686	\$ 26,258
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 10,341	\$ 10,237	\$ 10,135	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 3,000	\$ 2,982	\$ 2,733	\$ 12,979	\$ 2,763
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 681	\$ 720	\$ 702	\$ 670	\$ 810
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 412	\$ 354	\$ 344	\$ 406	\$ 352
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 16,536	\$ 17,125	\$ 19,803	\$ 20,147	\$ 14,732
Other Assets	SC689	\$ 49,883	\$ 12,235	\$ 10,349	\$ 8,484	\$ 7,601
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 7,873	\$ 8,145	\$ 8,240	\$ 8,128	\$ 8,086
Total Assets - Gross	SUB0283	\$ 948,942	\$ 872,443	\$ 820,201	\$ 792,673	\$ 835,185
Total Assets	SC60	\$ 941,069	\$ 864,298	\$ 811,961	\$ 784,545	\$ 827,099
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 651,803	\$ 641,648	\$ 581,331	\$ 574,163	\$ 587,574
Deposits	SC710	\$ 648,822	\$ 638,220	\$ 577,315	\$ 569,121	\$ 584,704
Escrows	SC712	\$ 2,981	\$ 3,428	\$ 4,016	\$ 5,042	\$ 2,870
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 100,857	\$ 93,227	\$ 100,069	\$ 79,809	\$ 112,615
Advances from FHLBank	SC720	\$ 95,754	\$ 92,727	\$ 94,269	\$ 79,809	\$ 104,615
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,200	\$ 500	\$ 5,800	\$ 0	\$ 8,000
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,903	\$ 0	\$ 0	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 51,264	\$ 12,466	\$ 10,260	\$ 10,974	\$ 14,449
Accrued Interest Payable - Deposits	SC763	\$ 1,358	\$ 1,031	\$ 670	\$ 368	\$ 216
Accrued Interest Payable - Other	SC766	\$ 203	\$ 248	\$ 280	\$ 287	\$ 271
Accrued Taxes	SC776	\$ 500	\$ 501	\$ 556	\$ 557	\$ 531
Accounts Payable	SC780	\$ 5,538	\$ 4,671	\$ 4,008	\$ 4,173	\$ 6,361
Deferred Income Taxes	SC790	\$ 386	\$ 139	\$ 0	\$ 0	\$ 48
Other Liabilities and Deferred Income	SC796	\$ 43,279	\$ 5,876	\$ 4,746	\$ 5,589	\$ 7,022
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 803,924	\$ 747,341	\$ 691,660	\$ 664,946	\$ 714,638
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 137,145	\$ 116,957	\$ 120,301	\$ 119,598	\$ 112,461
Stock - Total	SUB0311	\$ 34,820	\$ 12,798	\$ 12,798	\$ 12,798	\$ 12,798
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 4,342	\$ 4,342	\$ 4,342	\$ 4,342	\$ 4,342
Common Stock - Paid in Excess of Par	SC830	\$ 30,478	\$ 8,456	\$ 8,456	\$ 8,456	\$ 8,456
Accumulated Other Comprehensive Income - Total	SC86	\$- 802	\$- 1,513	\$- 1,258	\$- 1,203	\$- 829
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 802	\$- 1,426	\$- 1,258	\$- 1,173	\$- 829
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$- 30	\$ 0
Other	SC870	\$ 0	\$- 87	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 106,964	\$ 105,672	\$ 108,761	\$ 108,003	\$ 100,492
Other Components of Equity Capital	SC891	\$- 3,837	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 941,069	\$ 864,298	\$ 811,961	\$ 784,544	\$ 827,099

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	1	\$ 907
7	Prepaid expenses	3	\$ 1,022
9	Advances for loans serviced for others	1	\$ 1,815
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 39,989
14	Other noninterest-bearing short-term accounts recv	3	\$ 2,450
20	F/V of all derivative instru. reportable as assets	1	\$ 70
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 804
99	Other	1	\$ 1,265

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	2	\$ 487
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 39,864
18	Litigation reserves	1	\$ 6
20	F/V of all derivative instru. reportable as liab.	1	\$ 9
99	Other	4	\$ 2,710

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 13,764	\$ 12,638	\$ 11,496	\$ 11,834	\$ 11,969
Deposits and Investment Securities	SO115	\$ 969	\$ 1,057	\$ 1,156	\$ 786	\$ 587
Mortgage-Backed Securities	SO125	\$ 574	\$ 627	\$ 556	\$ 547	\$ 569
Mortgage Loans	SO141	\$ 9,676	\$ 8,570	\$ 7,620	\$ 8,412	\$ 8,768
Nonmortgage Loans - Total	SUB0950	\$ 2,545	\$ 2,384	\$ 2,164	\$ 2,089	\$ 2,045
Commercial Loans and Leases	SO160	\$ 675	\$ 633	\$ 544	\$ 487	\$ 456
Consumer Loans and Leases	SO171	\$ 1,870	\$ 1,751	\$ 1,620	\$ 1,602	\$ 1,589
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 141	\$ 70	\$ 75	\$ 71	\$ 57
Federal Home Loan Bank Stock	SO181	\$ 141	\$ 70	\$ 75	\$ 71	\$ 57
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 5,905	\$ 5,587	\$ 4,818	\$ 4,958	\$ 4,542
Deposits	SO215	\$ 4,950	\$ 4,255	\$ 3,717	\$ 3,707	\$ 3,394
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Advances from FHLBank	SO230	\$ 950	\$ 1,293	\$ 1,092	\$ 1,239	\$ 1,132
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 5	\$ 39	\$ 9	\$ 9	\$ 16
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,000	\$ 7,121	\$ 6,753	\$ 6,947	\$ 7,484
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 137	\$ 76	\$ 123	\$ 118	\$ 178
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 7,863	\$ 7,045	\$ 6,630	\$ 6,829	\$ 7,306
Noninterest Income - Total	SO42	\$ 8,601	\$ 8,490	\$ 8,379	\$ 16,812	\$ 7,664
Mortgage Loan Serving Fees	SO410	\$ 335	\$ 460	\$ 596	\$ 562	\$ 420
Other Fees and Charges	SO420	\$ 3,237	\$ 3,094	\$ 2,763	\$ 2,685	\$ 2,703
Net Income (Loss) from Other - Total	SUB0451	\$ 4,092	\$ 4,778	\$ 4,204	\$ 13,892	\$ 4,917
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 4,765	\$ 4,628	\$ 4,226	\$ 13,566	\$ 4,854
Operations & Sale of Repossessed Assets	SO461	\$- 37	\$- 50	\$- 24	\$- 83	\$- 7
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$- 636	\$ 200	\$ 2	\$ 409	\$ 70
Other Noninterest Income	SO488	\$ 937	\$ 158	\$ 816	\$- 327	\$- 376
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 14,439	\$ 13,307	\$ 13,732	\$ 14,783	\$ 13,665
All Personnel Compensation and Expense	SO510	\$ 5,904	\$ 5,699	\$ 6,076	\$ 5,909	\$ 5,877
Legal Expense	SO520	\$ 84	\$ 164	\$ 128	\$ 515	\$ 363
Office Occupancy and Equipment Expense	SO530	\$ 1,746	\$ 1,606	\$ 1,564	\$ 1,502	\$ 1,479
Marketing and Other Professional Services	SO540	\$ 3,996	\$ 3,532	\$ 3,750	\$ 3,482	\$ 3,470
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 54	\$ 61	\$ 62	\$ 65	\$ 55
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 2,655	\$ 2,245	\$ 2,152	\$ 3,310	\$ 2,421
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 2,025	\$ 2,228	\$ 1,277	\$ 8,858	\$ 1,305
Income Taxes - Total	SO71	\$ 732	\$ 807	\$ 488	\$ 706	\$ 936
Federal	SO710	\$ 627	\$ 696	\$ 434	\$ 559	\$ 796
State, Local & Other	SO720	\$ 105	\$ 111	\$ 54	\$ 147	\$ 140
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,293	\$ 1,421	\$ 789	\$ 8,152	\$ 369
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,293	\$ 1,421	\$ 789	\$ 8,152	\$ 369

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
7	Net income(loss) from leased property	1	\$ 21
14	Interest Income from CNFIs reported on SC655	1	\$ 619
15	Income from corporate-owned life insurance	2	\$ 121
99	Other	2	\$ 79

Other Noninterest Expense Codes

Code	Description	Count	Amount
7	Office supplies, printing, and postage	4	\$ 338
8	Telephone, including data lines	3	\$ 116
9	Loan origination expense	3	\$ 351
99	Other	2	\$ 568

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 37,898	\$ 24,134	\$ 11,496	\$ 42,378	\$ 33,476
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,182	\$ 2,213	\$ 1,156	\$ 2,399	\$ 1,715
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,757	\$ 1,183	\$ 556	\$ 2,286	\$ 1,739
YTD - Mortgage Loans	Y_SO141	\$ 25,866	\$ 16,190	\$ 7,620	\$ 29,617	\$ 23,976
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,852	\$ 1,177	\$ 544	\$ 1,894	\$ 1,422
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,241	\$ 3,371	\$ 1,620	\$ 6,182	\$ 4,624
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 286	\$ 145	\$ 75	\$ 212	\$ 165
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 286	\$ 145	\$ 75	\$ 212	\$ 165
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 16,310	\$ 10,405	\$ 4,818	\$ 16,130	\$ 12,376
YTD - Deposits	Y_SO215	\$ 12,922	\$ 7,972	\$ 3,717	\$ 12,202	\$ 9,201
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
YTD - Advances from FHLBank	Y_SO230	\$ 3,335	\$ 2,385	\$ 1,092	\$ 3,849	\$ 3,105
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 53	\$ 48	\$ 9	\$ 76	\$ 67
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 21,874	\$ 13,874	\$ 6,753	\$ 26,460	\$ 21,265
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 336	\$ 199	\$ 123	\$ 644	\$ 544
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 21,538	\$ 13,675	\$ 6,630	\$ 25,816	\$ 20,721
YTD - Noninterest Income - Total	Y_SO42	\$ 25,470	\$ 16,869	\$ 8,379	\$ 41,998	\$ 25,393
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,391	\$ 1,056	\$ 596	\$ 1,900	\$ 1,346
YTD - Other Fees and Charges	Y_SO420	\$ 9,094	\$ 5,857	\$ 2,763	\$ 9,999	\$ 7,383
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 13,074	\$ 8,982	\$ 4,204	\$ 30,174	\$ 16,384
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 13,619	\$ 8,854	\$ 4,226	\$ 30,037	\$ 16,573
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 111	\$ - 74	\$ - 24	\$ - 317	\$ - 234
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 434	\$ 202	\$ 2	\$ 454	\$ 45
YTD - Other Noninterest Income	Y_SO488	\$ 1,911	\$ 974	\$ 816	\$- 75	\$ 280
YTD - Noninterest Expense - Total	Y_SO51	\$ 41,478	\$ 27,039	\$ 13,732	\$ 53,583	\$ 40,539
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 17,679	\$ 11,775	\$ 6,076	\$ 22,361	\$ 17,525
YTD - Legal Expense	Y_SO520	\$ 376	\$ 292	\$ 128	\$ 1,100	\$ 590
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,916	\$ 3,170	\$ 1,564	\$ 5,783	\$ 4,630
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,278	\$ 7,282	\$ 3,750	\$ 14,145	\$ 10,742
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 177	\$ 123	\$ 62	\$ 214	\$ 149
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 7,052	\$ 4,397	\$ 2,152	\$ 9,980	\$ 6,903
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 5,530	\$ 3,505	\$ 1,277	\$ 14,231	\$ 5,575
YTD - Income Taxes - Total	Y_SO71	\$ 2,027	\$ 1,295	\$ 488	\$ 2,760	\$ 2,185
YTD - Federal	Y_SO710	\$ 1,757	\$ 1,130	\$ 434	\$ 2,318	\$ 1,861
YTD - State, Local, and Other	Y_SO720	\$ 270	\$ 165	\$ 54	\$ 442	\$ 324
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,503	\$ 2,210	\$ 789	\$ 11,471	\$ 3,390
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 3,503	\$ 2,210	\$ 789	\$ 11,471	\$ 3,390

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 8,145	\$ 8,240	\$ 8,128	\$ 8,086	\$ 7,967
Net Provision for Loss	VA115	\$ 137	\$ 76	\$ 123	\$ 118	\$ 178
Transfers	VA125	\$ 12	\$- 52	\$ 31	\$ 11	\$- 21
Recoveries	VA135	\$ 22	\$ 23	\$ 43	\$ 46	\$ 15
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 442	\$ 142	\$ 85	\$ 133	\$ 53
General Valuation Allowances - Ending Balance	VA165	\$ 7,874	\$ 8,145	\$ 8,240	\$ 8,128	\$ 8,086
Specific Valuation Allowances - Beginning Balance	VA108	\$ 189	\$ 137	\$ 239	\$ 250	\$ 369
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 12	\$ 52	\$- 31	\$- 11	\$ 21
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 35	\$ 0	\$ 71	\$ 0	\$ 140
Specific Valuation Allowances - Ending Balance	VA168	\$ 142	\$ 189	\$ 137	\$ 239	\$ 250
Total Valuation Allowances - Beginning Balance	VA110	\$ 8,334	\$ 8,377	\$ 8,367	\$ 8,336	\$ 8,336
Net Provision for Loss	VA120	\$ 137	\$ 76	\$ 123	\$ 118	\$ 178
Recoveries	VA140	\$ 22	\$ 23	\$ 43	\$ 46	\$ 15
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 477	\$ 142	\$ 156	\$ 133	\$ 193
Total Valuation Allowances - Ending Balance	VA170	\$ 8,016	\$ 8,334	\$ 8,377	\$ 8,367	\$ 8,336
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 442	\$ 142	\$ 85	\$ 133	\$ 53
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 363	\$ 70	\$ 40	\$ 31	\$ 12
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 363	\$ 70	\$ 40	\$ 31	\$ 12
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 346	\$ 56	\$ 36	\$ 31	\$ 12
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 17	\$ 14	\$ 4	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 79	\$ 72	\$ 45	\$ 102	\$ 41
Commercial Loans	VA520	\$ 0	\$ 3	\$ 0	\$ 25	\$ 0
Consumer Loans - Total	SUB2061	\$ 79	\$ 69	\$ 45	\$ 77	\$ 41
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 49	\$ 20	\$ 21	\$ 26	\$ 17
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 30	\$ 48	\$ 24	\$ 51	\$ 24
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 22	\$ 23	\$ 43	\$ 46	\$ 15
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 9	\$ 6	\$ 25	\$ 16	\$ 1
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 9	\$ 6	\$ 25	\$ 16	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 9	\$ 6	\$ 25	\$ 16	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 13	\$ 17	\$ 18	\$ 30	\$ 14
Commercial Loans	VA521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Consumer Loans - Total	SUB2161	\$ 13	\$ 17	\$ 18	\$ 30	\$ 13
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 12	\$ 14	\$ 12	\$ 28	\$ 10
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1	\$ 2	\$ 6	\$ 2	\$ 2
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA561	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 12	\$ 52	\$- 31	\$- 11	\$ 21
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 12	\$ 52	\$- 31	\$- 11	\$ 21
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 12	\$ 52	\$- 31	\$- 11	\$ 21
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 12	\$ 35	\$- 31	\$- 11	\$ 21
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 408	\$ 171	\$ 11	\$ 76	\$ 59
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 342	\$ 116	\$- 16	\$ 4	\$ 32
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 342	\$ 116	\$- 16	\$ 4	\$ 32
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 325	\$ 85	\$- 20	\$ 4	\$ 32
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 17	\$ 31	\$ 4	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 66	\$ 55	\$ 27	\$ 72	\$ 27
Commercial Loans	VA525	\$ 0	\$ 3	\$ 0	\$ 25	\$- 1
Consumer Loans - Total	SUB2361	\$ 66	\$ 52	\$ 27	\$ 47	\$ 28
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 37	\$ 6	\$ 9	\$- 2	\$ 7
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 29	\$ 46	\$ 18	\$ 49	\$ 22
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Other	VA565	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4	\$ 8	\$ 11	\$ 15	\$ 19
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 175	\$ 82	\$ 188	\$ 662	\$ 53
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 175	\$ 82	\$ 188	\$ 662	\$ 53
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 827	\$ 2,974	\$ 4,202	\$ 4,791	\$ 6,268
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 7,956	\$ 7,427	\$ 9,279	\$ 8,851	\$ 6,670
Substandard	VA965	\$ 7,861	\$ 7,271	\$ 8,861	\$ 8,513	\$ 6,432
Doubtful	VA970	\$ 95	\$ 156	\$ 418	\$ 338	\$ 238
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 7,050	\$ 9,823	\$ 8,323	\$ 9,845	\$ 10,018
Mortgages - Total	SUB2421	\$ 5,408	\$ 7,683	\$ 6,219	\$ 7,232	\$ 7,815
Construction and Land Loans	SUB2430	\$ 0	\$ 836	\$ 150	\$ 239	\$ 151
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,561	\$ 3,878	\$ 5,149	\$ 5,747	\$ 6,287
Permanent Loans Secured by All Other Property	SUB2450	\$ 847	\$ 2,969	\$ 920	\$ 1,246	\$ 1,377
Nonmortgages - Total	SUB2461	\$ 1,642	\$ 2,140	\$ 2,104	\$ 2,613	\$ 2,203
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,084	\$ 6,527	\$ 4,940	\$ 7,455	\$ 6,880

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 2,371	\$ 5,397	\$ 3,066	\$ 4,549	\$ 5,227
Mortgage Loans - Total	SUB2481	\$ 1,449	\$ 4,502	\$ 2,049	\$ 2,863	\$ 4,001
Construction	PD115	\$ 0	\$ 836	\$ 150	\$ 239	\$ 151
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 0	\$ 45	\$ 0	\$ 0	\$ 49
Secured by First Liens	PD123	\$ 1,037	\$ 1,235	\$ 1,181	\$ 1,790	\$ 2,903
Secured by Junior Liens	PD124	\$ 271	\$ 113	\$ 111	\$ 243	\$ 479
Multifamily (5 or more) Dwelling Units	PD125	\$ 37	\$ 43	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 104	\$ 2,230	\$ 607	\$ 591	\$ 419
Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 100	\$ 214	\$ 418	\$ 873	\$ 384
Consumer Loans - Total	SUB2511	\$ 822	\$ 681	\$ 599	\$ 813	\$ 842
Loans on Deposits	PD161	\$ 5	\$ 0	\$ 4	\$ 4	\$ 12
Home Improvement Loans	PD163	\$ 689	\$ 479	\$ 467	\$ 638	\$ 615
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 128	\$ 202	\$ 110	\$ 126	\$ 72
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 0	\$ 0	\$ 18	\$ 45	\$ 143
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 927	\$ 371	\$ 626	\$ 481	\$ 2,267
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 204	\$ 2,329	\$ 933	\$ 942	\$ 649
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 28	\$ 46	\$ 47
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,713	\$ 1,130	\$ 1,874	\$ 2,906	\$ 1,653
Mortgage Loans - Total	SUB2491	\$ 1,713	\$ 1,130	\$ 1,852	\$ 2,779	\$ 1,384
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 1,117	\$ 680	\$ 1,635	\$ 1,981	\$ 1,101
Secured by Junior Liens	PD224	\$ 180	\$ 85	\$ 98	\$ 236	\$ 62
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 416	\$ 365	\$ 119	\$ 562	\$ 221
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 22	\$ 127	\$ 117
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 152
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 152
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 799	\$ 476	\$ 1,356	\$ 1,468	\$ 610
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 416	\$ 365	\$ 141	\$ 689	\$ 326
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,966	\$ 3,296	\$ 3,383	\$ 2,390	\$ 3,138
Mortgage Loans - Total	SUB2501	\$ 2,246	\$ 2,051	\$ 2,318	\$ 1,590	\$ 2,430
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 11	\$ 11	\$ 81	\$ 0	\$ 0
Secured by First Liens	PD323	\$ 1,649	\$ 1,640	\$ 1,877	\$ 1,435	\$ 1,520
Secured by Junior Liens	PD324	\$ 296	\$ 69	\$ 166	\$ 62	\$ 173
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 290	\$ 331	\$ 194	\$ 93	\$ 737

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 203	\$ 569	\$ 432	\$ 255	\$ 367
Consumer Loans - Total	SUB2531	\$ 517	\$ 676	\$ 633	\$ 545	\$ 341
Loans on Deposits	PD361	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 453	\$ 600	\$ 555	\$ 484	\$ 284
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 63	\$ 69	\$ 76	\$ 53	\$ 35
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 1	\$ 3	\$ 2	\$ 8	\$ 22
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 92	\$ 92	\$ 92
Held for Sale Included in PD315:PD380	PD392	\$ 595	\$ 676	\$ 445	\$ 365	\$ 475
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 447	\$ 545	\$ 251	\$ 0	\$ 645
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 46	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 21,334	\$ 17,075	\$ 9,707	\$ 8,013	\$ 14,176
90% up to 100% LTV	LD110	\$ 14,290	\$ 10,190	\$ 6,719	\$ 5,923	\$ 9,400
100% and greater LTV	LD120	\$ 7,044	\$ 6,885	\$ 2,988	\$ 2,090	\$ 4,776
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 414	\$ 233	\$ 407	\$ 346	\$ 732
Past Due and Still Accruing - Total	SUB5240	\$ 316	\$ 135	\$ 316	\$ 346	\$ 732
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 243	\$ 61	\$ 0	\$ 166	\$ 432
90% up to 100% LTV	LD210	\$ 243	\$ 44	\$ 0	\$ 0	\$ 17
100% and greater LTV	LD220	\$ 0	\$ 17	\$ 0	\$ 166	\$ 415
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 73	\$ 74	\$ 316	\$ 180	\$ 300
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 243	\$ 98	\$ 219
100% and greater LTV	LD240	\$ 73	\$ 74	\$ 73	\$ 82	\$ 81
Nonaccrual - Total	SUB5230	\$ 98	\$ 98	\$ 91	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 98	\$ 98	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 91	\$ 0	\$ 0

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 326,124	\$ 341,251	\$ 189,335	\$ 256,127	\$ 229,687
90% up to 100% LTV	LD430	\$ 165,186	\$ 177,095	\$ 137,010	\$ 169,000	\$ 139,400
100% and greater LTV	LD440	\$ 160,938	\$ 164,156	\$ 52,325	\$ 87,127	\$ 90,287
Sales - Total	SUB5340	\$ 321,432	\$ 332,316	\$ 186,077	\$ 262,443	\$ 225,404
90% up to 100% LTV	LD450	\$ 160,597	\$ 173,188	\$ 134,526	\$ 171,603	\$ 136,921
100% and greater LTV	LD460	\$ 160,835	\$ 159,128	\$ 51,551	\$ 90,840	\$ 88,483

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 30,981	\$ 24,176	\$ 23,721	\$ 18,947	\$ 23,533
Mortgage Construction Loans	CC105	\$ 10,705	\$ 11,140	\$ 9,630	\$ 11,810	\$ 11,678
Other Mortgage Loans	CC115	\$ 20,276	\$ 13,036	\$ 14,091	\$ 7,137	\$ 11,855
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 32,515	\$ 48,643	\$ 36,201	\$ 34,460	\$ 55,611
1-4 Dwelling Units	CC280	\$ 27,401	\$ 42,829	\$ 31,068	\$ 30,313	\$ 47,465
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,855	\$ 1,348	\$ 617	\$ 650	\$ 330
All Other Real Estate	CC300	\$ 2,259	\$ 4,466	\$ 4,516	\$ 3,497	\$ 7,816
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 594	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 152,083	\$ 33,590	\$ 31,213	\$ 20,926	\$ 43,373
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 25,957	\$ 23,736	\$ 25,212	\$ 25,790	\$ 22,927
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 22,190	\$ 20,996	\$ 21,868	\$ 21,961	\$ 18,787
Commercial Lines	CC420	\$ 3,767	\$ 2,740	\$ 3,344	\$ 3,829	\$ 4,140

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 718	\$ 678	\$ 628	\$ 628	\$ 517
Commercial	CC430	\$ 687	\$ 647	\$ 597	\$ 597	\$ 486
Standby, Not Included on CC465 or CC468	CC435	\$ 31	\$ 31	\$ 31	\$ 31	\$ 31
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 217,798	\$ 252,477	\$ 284,225	\$ 294,276	\$ 178,138
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 61	\$ 61	\$ 0	\$ 0	\$ 86
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 15,265	\$ 15,714	\$ 18,400	\$ 18,580	\$ 12,964
Other Contingent Liabilities	CC480	\$ 6	\$ 6	\$ 6	\$ 7	\$ 7
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 4,952	\$ 1,928	\$ 4,851	\$ 1,969	\$ 0
Pass-Through Securities	CF143	\$ 4,952	\$ 1,928	\$ 4,851	\$ 1,969	\$ 0
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 4,952	\$ 1,928	\$ 4,851	\$ 1,969	\$ 0
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 3,510	\$- 4,085	\$- 2,829	\$- 3,501	\$- 3,891
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 684	\$- 716	\$- 1,668	\$- 1,276	\$- 1,352
Mortgage Loans Disbursed - Total	SUB3831	\$ 733,857	\$ 837,689	\$ 644,726	\$ 915,595	\$ 958,274
Construction Loans - Total	SUB3840	\$ 8,390	\$ 12,826	\$ 8,265	\$ 11,194	\$ 11,004
1-4 Dwelling Units	CF190	\$ 6,092	\$ 12,392	\$ 5,770	\$ 8,432	\$ 8,364
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 2,298	\$ 434	\$ 2,495	\$ 2,762	\$ 2,640
Permanent Loans - Total	SUB3851	\$ 725,467	\$ 824,863	\$ 636,461	\$ 904,401	\$ 947,270
1-4 Dwelling Units	CF225	\$ 713,490	\$ 813,666	\$ 624,593	\$ 894,857	\$ 937,411
Multifamily (5 or more) Dwelling Units	CF245	\$ 31	\$ 660	\$ 1,028	\$ 0	\$ 234
Nonresidential (Except Land)	CF260	\$ 11,946	\$ 10,502	\$ 8,468	\$ 9,044	\$ 9,125

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 0	\$ 35	\$ 2,372	\$ 500	\$ 500
Loans and Participations Purchased - Total	SUB3880	\$ 2,966	\$ 2,599	\$ 58	\$ 3,156	\$ 0
Secured by 1-4 Dwelling Units	CF280	\$ 2,966	\$ 2,599	\$ 58	\$ 3,156	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 643,766	\$ 741,338	\$ 564,433	\$ 993,663	\$ 847,323
Secured by 1-4 Dwelling Units	CF310	\$ 638,666	\$ 735,665	\$ 560,959	\$ 991,162	\$ 845,227
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 1,303	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 5,100	\$ 4,370	\$ 3,474	\$ 2,501	\$ 2,096
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 640,800	\$- 738,739	\$- 564,375	\$- 990,507	\$- 847,323
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 48,261	\$ 48,501	\$ 38,016	\$ 49,921	\$ 49,298
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,060	\$- 806	\$- 526	\$ 2,028	\$- 1,471
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 21,319	\$ 28,733	\$ 20,974	\$ 30,197	\$ 34,582
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 43,736	\$ 49,643	\$ 41,809	\$- 122,805	\$ 60,182
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 16,537	\$ 25,079	\$ 18,387	\$ 14,748	\$ 15,517
Commercial	CF390	\$ 4,145	\$ 10,557	\$ 7,810	\$ 4,199	\$ 3,594
Consumer	CF400	\$ 12,392	\$ 14,522	\$ 10,577	\$ 10,549	\$ 11,923
Nonmortgage Loans - Sales - Total	SUB3915	\$ 85	\$ 102	\$ 595	\$ 89	\$ 0
Commercial	CF395	\$ 85	\$ 102	\$ 595	\$ 89	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 16,452	\$ 24,977	\$ 17,792	\$ 14,659	\$ 15,517
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 10,601	\$ 60,906	\$ 8,194	\$- 15,582	\$ 27,362
New Deposits Received less Deposits Withdrawn	CF420	\$ 6,228	\$ 57,142	\$ 4,809	\$- 18,718	\$ 24,357
Interest Credited to Deposits	CF430	\$ 4,373	\$ 3,764	\$ 3,385	\$ 3,136	\$ 3,005
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 9,970	\$ 15,000	\$ 15,000	\$ 10,000	\$ 10,000
Fully Insured	DI100	\$ 9,970	\$ 15,000	\$ 15,000	\$ 10,000	\$ 10,000
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 465,326	\$ 448,884	\$ 435,193	\$ 434,436	\$ 432,177

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 186,476	\$ 192,766	\$ 146,137	\$ 139,727	\$ 155,397
Number of Deposit Accounts - Total	SUB4062	63,284	67,511	67,682	61,115	57,445
Balances of \$100,000 or Less	DI150	62,305	66,629	66,824	60,281	56,580
Balances Greater than \$100,000	DI160	979	882	858	834	865
IRA/Keogh Accounts	DI200	\$ 59,715	\$ 58,515	\$ 58,360	\$ 58,417	\$ 59,990
Uninsured Deposits	DI210	\$ 88,576	\$ 104,566	\$ 47,482	\$ 66,128	\$ 69,931
Preferred Deposits	DI220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 122,553	\$ 147,557	\$ 103,065	\$ 96,628	\$ 110,560
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 75,948	\$ 40,883	\$ 21,849	\$ 24,022	\$ 27,449
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 81,986	\$ 91,524	\$ 108,869	\$ 116,426	\$ 118,702
Deposits & Escrows - Time Deposits	DI340	\$ 371,316	\$ 361,684	\$ 347,548	\$ 337,088	\$ 330,861
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 73,024	\$ 94,463	\$ 54,643	\$ 51,035	\$ 61,216
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,012
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,943	\$ 3,040	\$ 2,833	\$ 4,771	\$ 2,981
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	479	451	448	441	428
Assets Held in Trading Accounts	SI375	\$ 16,536	\$ 17,125	\$ 19,803	\$ 20,147	\$ 14,732
Available-for-Sale Securities	SI385	\$ 75,828	\$ 78,902	\$ 86,992	\$ 88,277	\$ 84,942
Assets Held for Sale	SI387	\$ 203,358	\$ 154,465	\$ 117,510	\$ 58,882	\$ 179,377
Loans Serviced for Others	SI390	\$ 240,647	\$ 276,153	\$ 323,732	\$ 342,105	\$ 252,428
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 15,188	\$ 15,595	\$ 18,257	\$ 18,526	\$ 12,904
Other Residual Interests	SI404	\$ 1,348	\$ 1,591	\$ 1,607	\$ 1,621	\$ 1,828
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.28%	92.53%	91.49%	98.72%	98.33%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	89.27%	92.73%	90.62%	94.95%	98.88%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	90.65%	92.91%	93.33%	93.30%	98.76%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 3,895	\$ 4,035	\$ 3,188	\$ 2,854	\$ 3,214
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	0	0	0	1
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 116,961	\$ 120,303	\$ 119,601	\$ 112,462	\$ 112,497
Net Income (Loss) (SO91)	SI610	\$ 1,293	\$ 1,421	\$ 789	\$ 8,152	\$ 369
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 0	\$ 4,508	\$ 0	\$ 500	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 22,022	\$ 0	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 711	\$ - 255	\$ - 56	\$ - 374	\$ - 403
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ - 139	\$ 0
Other Adjustments	SI671	\$ - 3,837	\$ 0	\$ - 31	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 137,150	\$ 116,961	\$ 120,303	\$ 119,601	\$ 112,463
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 906,313	\$ 836,577	\$ 795,419	\$ 809,582	\$ 805,631
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 82,374	\$ 92,255	\$ 108,173	\$ 99,265	\$ 71,652
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 572,724	\$ 528,132	\$ 481,802	\$ 534,482	\$ 561,829
Nonmortgage Loans	SI885	\$ 111,198	\$ 105,824	\$ 96,035	\$ 90,746	\$ 89,163
Deposits and Excrows	SI890	\$ 646,421	\$ 594,361	\$ 571,216	\$ 575,338	\$ 573,252
Total Borrowings	SI895	\$ 125,257	\$ 111,143	\$ 93,963	\$ 105,344	\$ 106,185
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	2	0	0	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 1,382	\$ 0	\$ 0	\$ 296
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	4.50	0.00	0.00	5.99
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	4.50	0.00	0.00	5.99

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	2	3	3	2	3

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 137,145	\$ 116,957	\$ 120,301	\$ 119,598	\$ 112,461
Equity Capital Deductions - Total	SUB1631	\$ 0	\$ 313	\$ 2,002	\$ 2,307	\$ 0
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 313	\$ 2,002	\$ 2,307	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 653	\$ 1,241	\$ 1,088	\$ 1,053	\$ 829
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 653	\$ 1,241	\$ 1,088	\$ 1,053	\$ 829
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 137,798	\$ 117,885	\$ 119,387	\$ 118,344	\$ 113,290
Total Assets (SC60)	CCR205	\$ 941,069	\$ 864,298	\$ 811,961	\$ 784,545	\$ 827,099
Asset Deductions - Total	SUB1651	\$ 0	\$ 313	\$ 2,002	\$ 2,307	\$ 0
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 313	\$ 2,002	\$ 2,307	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 792	\$ 1,629	\$ 1,372	\$ 1,176	\$ 940
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 792	\$ 1,629	\$ 1,372	\$ 1,176	\$ 940
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 941,861	\$ 865,614	\$ 811,331	\$ 783,414	\$ 828,039
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 34,794	\$ 32,199	\$ 30,068	\$ 29,047	\$ 30,446
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 137,798	\$ 117,885	\$ 119,387	\$ 118,344	\$ 113,290
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 6,212	\$ 5,855	\$ 5,515	\$ 5,184	\$ 5,855
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 6,212	\$ 5,855	\$ 5,515	\$ 5,184	\$ 5,855
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 6,212	\$ 5,855	\$ 5,515	\$ 5,184	\$ 5,855
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 16,120	\$ 15,939	\$ 16,853	\$ 16,762	\$ 13,144
Total Risk-Based Capital	CCR39	\$ 127,890	\$ 107,801	\$ 108,049	\$ 106,766	\$ 106,001

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 27,136	\$ 28,729	\$ 27,264	\$ 27,177	\$ 22,750
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 19,689	\$ 26,876	\$ 34,934	\$ 38,111	\$ 28,730
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 2,222	\$ 522	\$ 918	\$ 1,057	\$ 1,761
0% R/W Category - Assets Total	CCR420	\$ 49,047	\$ 56,127	\$ 63,116	\$ 66,345	\$ 53,241
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 34,232	\$ 31,313	\$ 31,687	\$ 29,647	\$ 30,197
20% R/W Category - Claims on FHLBs	CCR435	\$ 22,785	\$ 32,221	\$ 14,132	\$ 14,268	\$ 26,668
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,845	\$ 4,844	\$ 4,844	\$ 4,844	\$ 4,849
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 60,029	\$ 58,113	\$ 72,951	\$ 94,346	\$ 32,847
20% R/W Category - Other	CCR450	\$ 20,094	\$ 20,853	\$ 22,650	\$ 24,523	\$ 24,358
20% R/W Category - Assets Total	CCR455	\$ 141,985	\$ 147,344	\$ 146,264	\$ 167,628	\$ 118,919
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 28,398	\$ 29,468	\$ 29,253	\$ 33,526	\$ 23,783
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 367,233	\$ 329,551	\$ 305,019	\$ 272,211	\$ 361,639
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,452	\$ 1,281	\$ 713	\$ 0	\$ 2,527
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 959	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 369,644	\$ 330,832	\$ 305,732	\$ 272,211	\$ 364,166
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 184,823	\$ 165,417	\$ 152,867	\$ 136,106	\$ 182,084
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 386,296	\$ 336,006	\$ 300,100	\$ 282,342	\$ 296,685
100% R/W Category - Assets Total	CCR510	\$ 386,296	\$ 336,006	\$ 300,100	\$ 282,342	\$ 296,685
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 386,296	\$ 336,006	\$ 300,100	\$ 282,342	\$ 296,685
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 946,972	\$ 870,309	\$ 815,212	\$ 788,526	\$ 833,011
Subtotal Risk-Weighted Assets	CCR75	\$ 599,516	\$ 530,890	\$ 482,220	\$ 451,973	\$ 502,551

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,661	\$ 2,289	\$ 2,725	\$ 2,944	\$ 2,230
Total Risk-Weighted Assets	CCR78	\$ 597,855	\$ 528,601	\$ 479,495	\$ 449,029	\$ 500,321
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 47,828	\$ 42,288	\$ 38,359	\$ 35,922	\$ 40,027
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.63%	13.62%	14.71%	15.11%	13.68%
Total Risk-Based Capital Ratio	CCR820	21.39%	20.39%	22.53%	23.78%	21.19%
Tier 1 Risk-Based Capital Ratio	CCR830	20.35%	19.29%	21.38%	22.62%	20.02%
Tangible Equity Ratio	CCR840	14.63%	13.62%	14.71%	15.11%	13.68%

*Note

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