

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:04 AM

TFR Industry Aggregate Report
93041 - OTS-Regulated: Oregon
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		2	2	2
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	\$ 79,838	\$ 74,991	\$ 89,695
Cash and Non-Interest-Earning Deposits	SC110	\$ 10,982	\$ 12,646	\$ 11,915
Interest-Earning Deposits in FHLBs	SC112	\$ 40,157	\$ 33,058	\$ 38,027
Other Interest-Earning Deposits	SC118	\$ 4,721	\$ 3,409	\$ 7,728
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 0	\$ 0	\$ 0
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 23,191	\$ 25,176	\$ 31,163
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 0	\$ 0	\$ 0
State and Municipal Obligations	SC180	\$ 308	\$ 308	\$ 308
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 479	\$ 394	\$ 554
Mortgage-Backed Securities - Gross	SUB0072	\$ 49,337	\$ 51,343	\$ 53,258
Mortgage-Backed Securities - Total	SC22	\$ 49,337	\$ 51,343	\$ 53,258
Pass-Through - Total	SUB0073	\$ 40,165	\$ 41,480	\$ 42,694
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 40,165	\$ 41,480	\$ 42,694
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 8,977	\$ 9,661	\$ 10,354
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,977	\$ 9,661	\$ 10,354
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 195	\$ 202	\$ 210

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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	\$ 421,414	\$ 420,390	\$ 413,166
Mortgage Loans - Total	SC26	\$ 419,914	\$ 418,690	\$ 411,466
Construction Loans - Total	SUB0100	\$ 20,610	\$ 23,873	\$ 25,313
Residential - Total	SUB0110	\$ 17,147	\$ 18,225	\$ 19,599
1-4 Dwelling Units	SC230	\$ 17,147	\$ 18,225	\$ 19,599
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 3,463	\$ 5,648	\$ 5,714
Permanent Loans - Total	SUB0121	\$ 399,030	\$ 394,766	\$ 386,151
Residential - Total	SUB0131	\$ 299,313	\$ 298,134	\$ 293,240
1-4 Dwelling Units - Total	SUB0141	\$ 286,264	\$ 284,899	\$ 279,474
Revolving Open-End Loans	SC251	\$ 22,608	\$ 22,966	\$ 24,485
All Other - First Liens	SC254	\$ 250,109	\$ 249,390	\$ 243,848
All Other - Junior Liens	SC255	\$ 13,547	\$ 12,543	\$ 11,141
Multifamily (5 or more) Dwelling Units	SC256	\$ 13,049	\$ 13,235	\$ 13,766
Nonresidential Property (Except Land)	SC260	\$ 67,036	\$ 66,523	\$ 64,839
Land	SC265	\$ 32,681	\$ 30,109	\$ 28,072
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,001	\$ 7,175	\$ 12,213
Accrued Interest Receivable	SC272	\$ 1,772	\$ 1,740	\$ 1,699
Advances for Taxes and Insurance	SC275	\$ 2	\$ 11	\$ 3
Allowance for Loan and Lease Losses	SC283	\$ 1,500	\$ 1,700	\$ 1,700
Nonmortgage Loans - Gross	SUB0162	\$ 30,885	\$ 31,141	\$ 31,144
Nonmortgage Loans - Total	SC31	\$ 30,694	\$ 30,950	\$ 30,953
Commercial Loans - Total	SC32	\$ 26,058	\$ 26,240	\$ 26,157
Secured	SC300	\$ 24,240	\$ 24,585	\$ 24,477
Unsecured	SC303	\$ 1,818	\$ 1,655	\$ 1,680
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 4,627	\$ 4,689	\$ 4,802
Loans on Deposits	SC310	\$ 259	\$ 212	\$ 215
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 3,691	\$ 3,875	\$ 3,941
Mobile Home Loans	SC326	\$ 357	\$ 302	\$ 253
Credit Cards	SC328	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 320	\$ 300	\$ 393
Accrued Interest Receivable	SC348	\$ 200	\$ 212	\$ 185
Allowance for Loan and Lease Losses	SC357	\$ 191	\$ 191	\$ 191
Repossessed Assets - Gross	SUB0201	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	SC40	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 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	\$ 3,420	\$ 3,420	\$ 3,475
Federal Home Loan Bank Stock	SC510	\$ 3,420	\$ 3,420	\$ 3,420
Other	SC540	\$ 0	\$ 0	\$ 55
Office Premises and Equipment	SC55	\$ 15,801	\$ 15,210	\$ 15,469
Other Assets - Gross	SUB0262	\$ 5,017	\$ 5,131	\$ 4,467
Other Assets - Total	SC59	\$ 5,017	\$ 5,131	\$ 4,467
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 3,460	\$ 3,429	\$ 3,397
Other	SC625	\$ 0	\$ 0	\$ 0
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 238	\$ 243	\$ 229
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5	\$ 0	\$ 0
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 1,314	\$ 1,459	\$ 841
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	\$ 1,691	\$ 1,891	\$ 1,891
Total Assets - Gross	SUB0283	\$ 605,712	\$ 601,626	\$ 610,674
Total Assets	SC60	\$ 604,021	\$ 599,735	\$ 608,783
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 503,408	\$ 500,427	\$ 514,333
Deposits	SC710	\$ 502,726	\$ 500,201	\$ 512,746
Escrows	SC712	\$ 682	\$ 226	\$ 1,587
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 21,000	\$ 20,000	\$ 15,000
Advances from FHLBank	SC720	\$ 21,000	\$ 20,000	\$ 15,000
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 0	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 2,437	\$ 3,470	\$ 4,918
Accrued Interest Payable - Deposits	SC763	\$ 31	\$ 34	\$ 34
Accrued Interest Payable - Other	SC766	\$ 93	\$ 91	\$ 62
Accrued Taxes	SC776	\$ 131	\$ 606	\$ 314
Accounts Payable	SC780	\$ 1,224	\$ 1,672	\$ 1,823
Deferred Income Taxes	SC790	\$ 150	\$ 90	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 808	\$ 977	\$ 2,685
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 526,845	\$ 523,897	\$ 534,251
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 0	\$ 0	\$ 0
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 0	\$ 0	\$ 0
Paid in Excess of Par	SC830	\$ 0	\$ 0	\$ 0
Accumulated Other Comprehensive Income - Total	SC86	\$- 191	\$- 282	\$- 374
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 191	\$- 282	\$- 374
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 77,367	\$ 76,120	\$ 74,906
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 77,176	\$ 75,838	\$ 74,532
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 604,021	\$ 599,735	\$ 608,783

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
7	Prepaid expenses
14	Other noninterest-bearing short-term accounts recv
99	Other

Other Liability Codes

Code	Description
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
20	F/V of all derivative instru. reportable as liab.
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	\$ 9,052	\$ 9,029	\$ 9,055
Deposits and Investment Securities	SO115	\$ 704	\$ 735	\$ 776
Mortgage-Backed Securities	SO125	\$ 607	\$ 628	\$ 647
Mortgage Loans	SO141	\$ 7,211	\$ 7,143	\$ 6,934
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 11	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 517	\$ 523	\$ 698
Commercial Loans and Leases	SO160	\$ 421	\$ 428	\$ 424
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 0	N/A	N/A
Consumer Loans and Leases	SO171	\$ 96	\$ 95	\$ 274
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 2	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4	\$ 4	\$ 0
Federal Home Loan Bank Stock	SO181	\$ 4	\$ 4	\$ 0
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 3,160	\$ 3,044	\$ 2,842
Deposits	SO215	\$ 2,859	\$ 2,836	\$ 2,729
Escrows	SO225	\$ 1	\$ 1	\$ 2
Advances from FHLBank	SO230	\$ 300	\$ 207	\$ 111
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 0	\$ 0	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 5,896	\$ 5,989	\$ 6,213
Net Provision for Losses on Interest-Bearing Assets	SO321	\$- 200	\$ 0	\$ 0
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 6,096	\$ 5,989	\$ 6,213
Noninterest Income - Total	SO42	\$ 411	\$ 433	\$ 337
Mortgage Loan Servicing Fees	SO410	\$ 32	\$ 9	\$ 5
Servicing Amortization and Valuation Adjustments	SO411	\$- 19	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	\$ 303	\$ 309	\$ 250
Net Income (Loss) from Other - Total	SUB0451	\$ 32	\$ 48	\$ 24
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 32	\$ 48	\$ 4
Operations & Sale of Repossessed Assets	SO461	\$ 0	\$ 0	\$ 20
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	\$ 63	\$ 67	\$ 58
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	\$ 4,571	\$ 4,463	\$ 4,519
All Personnel Compensation and Expense	SO510	\$ 2,932	\$ 2,819	\$ 2,954
Legal Expense	SO520	\$ 36	\$ 38	\$ 42
Office Occupancy and Equipment Expense	SO530	\$ 795	\$ 806	\$ 810
Marketing and Other Professional Services	SO540	\$ 155	\$ 228	\$ 159
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 0	\$ 0	\$ 0
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 653	\$ 572	\$ 554
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	\$ 1,936	\$ 1,959	\$ 2,031
Income Taxes - Total	SO71	\$ 689	\$ 745	\$ 691
Federal	SO710	\$ 618	\$ 639	\$ 612

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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	\$ 71	\$ 106	\$ 79
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,247	\$ 1,214	\$ 1,340
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,247	\$ 1,214	\$ 1,340

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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
10	ATM expense
17	Charitable contributions
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 9,052	\$ 34,873	\$ 25,844
YTD - Deposits and Investment Securities	Y_SO115	\$ 704	\$ 2,913	\$ 2,178
YTD - Mortgage-Backed Securities	Y_SO125	\$ 607	\$ 2,649	\$ 2,021
YTD - Mortgage Loans	Y_SO141	\$ 7,211	\$ 26,748	\$ 19,605
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 11	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 421	\$ 1,690	\$ 1,262
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 0	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 96	\$ 873	\$ 778
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 2	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 4	\$ 4	\$ 0
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4	\$ 4	\$ 0
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 3,160	\$ 11,206	\$ 8,162
YTD - Deposits	Y_SO215	\$ 2,859	\$ 10,798	\$ 7,962
YTD - Escrows	Y_SO225	\$ 1	\$ 5	\$ 4
YTD - Advances from FHLBank	Y_SO230	\$ 300	\$ 403	\$ 196
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 0	\$ 0	\$ 0
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 5,896	\$ 23,671	\$ 17,682
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 200	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 6,096	\$ 23,671	\$ 17,682
YTD - Noninterest Income - Total	Y_SO42	\$ 411	\$ 1,479	\$ 1,046
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 32	\$ 19	\$ 10
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 19	N/A	N/A

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Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 303	\$ 1,097	\$ 788
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 32	\$ 119	\$ 71
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 32	\$ 100	\$ 52
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 0	\$ 19	\$ 19
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	\$ 63	\$ 244	\$ 177
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,571	\$ 17,721	\$ 13,258
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,932	\$ 11,336	\$ 8,517
YTD - Legal Expense	Y_SO520	\$ 36	\$ 129	\$ 91
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 795	\$ 3,152	\$ 2,346
YTD - Marketing and Other Professional Services	Y_SO540	\$ 155	\$ 818	\$ 590
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 0	\$ 0	\$ 0
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 653	\$ 2,286	\$ 1,714
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,936	\$ 7,429	\$ 5,470
YTD - Income Taxes - Total	Y_SO71	\$ 689	\$ 2,778	\$ 2,033
YTD - Federal	Y_SO710	\$ 618	\$ 2,360	\$ 1,721
YTD - State, Local, and Other	Y_SO720	\$ 71	\$ 418	\$ 312
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,247	\$ 4,651	\$ 3,437
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 1,247	\$ 4,651	\$ 3,437

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	\$ 1,891	\$ 1,891	\$ 1,891
Net Provision for Loss	VA115	\$- 200	\$ 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
Transfers	VA125	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 0	\$ 0	\$ 0
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Ending Balance	VA165	\$ 1,691	\$ 1,891	\$ 1,891
Specific Valuation Allowances - Beginning Balance	VA108	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,891	\$ 1,891	\$ 1,891
Net Provision for Loss	VA120	\$- 200	\$ 0	\$ 0
Recoveries	VA140	\$ 0	\$ 0	\$ 0
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 0	\$ 0	\$ 0
Total Valuation Allowances - Ending Balance	VA170	\$ 1,691	\$ 1,891	\$ 1,891
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA60	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
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	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 0	\$ 0	\$ 0
Commercial Loans	VA521	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
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	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 0	\$ 0	\$ 0
Commercial Loans	VA525	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2361	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA65	\$ 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 - 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	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1	\$ 1	\$ 1
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	N/A	N/A	N/A
Classified Assets - Quarter End Balance - Total	SUB2811	N/A	N/A	N/A
Substandard	VA965	N/A	N/A	N/A
Doubtful	VA970	N/A	N/A	N/A
Loss	VA975	N/A	N/A	N/A
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	\$ 1,767	\$ 1,866	\$ 911

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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	\$ 1,767	\$ 1,850	\$ 909
Construction and Land Loans	SUB2430	\$ 52	\$ 0	\$ 0
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,715	\$ 1,850	\$ 909
Permanent Loans Secured by All Other Property	SUB2450	\$ 52	\$ 0	\$ 0
Nonmortgages - Total	SUB2461	\$ 0	\$ 16	\$ 2
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 1,221	\$ 1,362	\$ 547
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,221	\$ 776	\$ 547
Mortgage Loans - Total	SUB2481	\$ 1,221	\$ 760	\$ 545
Construction	PD115	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 154	\$ 10	\$ 50
Secured by First Liens	PD123	\$ 907	\$ 605	\$ 444
Secured by Junior Liens	PD124	\$ 108	\$ 145	\$ 51
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 0	\$ 0
Land	PD138	\$ 52	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2511	\$ 0	\$ 16	\$ 2
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 0	\$ 16	\$ 2
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 0	\$ 0	\$ 0
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	\$ 586	\$ 0
Mortgage Loans - Total	SUB2491	\$ 0	\$ 586	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 586	\$ 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	\$ 0	\$ 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	\$ 0	\$ 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	\$ 546	\$ 504	\$ 364
Mortgage Loans - Total	SUB2501	\$ 546	\$ 504	\$ 364
Construction	PD315	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 100	\$ 100	\$ 100
Secured by First Liens	PD323	\$ 427	\$ 386	\$ 246
Secured by Junior Liens	PD324	\$ 19	\$ 18	\$ 18
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0
Land	PD338	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2531	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	N/A	N/A	N/A
90% up to 100% LTV	LD110	N/A	N/A	N/A
100% and greater LTV	LD120	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	N/A	N/A	N/A
Past Due and Still Accruing - Total	SUB5240	N/A	N/A	N/A
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	N/A	N/A	N/A
90% up to 100% LTV	LD210	N/A	N/A	N/A
100% and greater LTV	LD220	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	N/A	N/A	N/A

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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	N/A	N/A	N/A
100% and greater LTV	LD240	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	N/A	N/A	N/A
90% up to 100% LTV	LD250	N/A	N/A	N/A
100% and greater LTV	LD260	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	N/A	N/A	N/A
90% up to 100% LTV	LD310	N/A	N/A	N/A
100% and greater LTV	LD320	N/A	N/A	N/A
Purchases - Total	SUB5320	N/A	N/A	N/A
90% up to 100% LTV	LD410	N/A	N/A	N/A
100% and greater LTV	LD420	N/A	N/A	N/A
Originations - Total	SUB5330	N/A	N/A	N/A
90% up to 100% LTV	LD430	N/A	N/A	N/A
100% and greater LTV	LD440	N/A	N/A	N/A
Sales - Total	SUB5340	N/A	N/A	N/A
90% up to 100% LTV	LD450	N/A	N/A	N/A
100% and greater LTV	LD460	N/A	N/A	N/A
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	N/A	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	\$ 17,647	\$ 9,744	\$ 23,931
Mortgage Construction Loans	CC105	\$ 17,647	\$ 9,744	\$ 23,931
Other Mortgage Loans	CC115	\$ 0	\$ 0	\$ 0
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,055	\$ 1,677	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 27,940	\$ 27,232	\$ 27,607
1-4 Dwelling Units	CC280	\$ 17,891	\$ 15,636	\$ 18,856

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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	\$ 0
All Other Real Estate	CC300	\$ 10,049	\$ 11,596	\$ 8,751
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,794	\$ 119	\$ 1,142
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 100	\$ 811	\$ 160
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	\$ 29,809	\$ 29,570	\$ 29,358
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 23,802	\$ 23,718	\$ 23,620
Commercial Lines	CC420	\$ 6,007	\$ 5,852	\$ 5,738
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 0	\$ 0	\$ 0
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 452	\$ 342	\$ 346
Commercial	CC430	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 452	\$ 342	\$ 346
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 0	\$ 0	\$ 0
Sales	CF145	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 1,316	\$- 1,214	\$- 1,392
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	\$- 684	\$- 693	\$- 609
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 0	\$ 0	\$ 0
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 0	\$ 0	\$ 0
Mortgage Loans Disbursed - Total	SUB3831	\$ 35,174	\$ 32,336	\$ 40,355
Construction Loans - Total	SUB3840	\$ 9,360	\$ 9,554	\$ 11,856
1-4 Dwelling Units	CF190	\$ 8,787	\$ 7,953	\$ 10,356
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 573	\$ 1,601	\$ 1,500
Permanent Loans - Total	SUB3851	\$ 25,814	\$ 22,782	\$ 28,499
1-4 Dwelling Units	CF225	\$ 16,480	\$ 16,650	\$ 16,073
Home Equity and Junior Liens	CF226	\$ 3,593	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	CF260	\$ 4,694	\$ 2,836	\$ 875
Land	CF270	\$ 4,640	\$ 3,296	\$ 11,551
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 386	\$ 0	\$ 0
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 386	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 2,995	\$ 3,100	\$ 1,357
1-4 Dwelling Units	CF310	\$ 2,995	\$ 3,100	\$ 1,357
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,609	\$- 3,100	\$- 1,357
Memo - Refinancing Loans	CF361	\$ 10,071	\$ 7,411	\$ 1,801
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 206	\$ 750	\$ 506

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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	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 469	\$ 5,688	\$ 4,079
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 675	\$ 6,438	\$ 4,585
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 675	\$ 6,438	\$ 4,585
Deposits:				
Interest Credited to Deposits	CF430	\$ 2,846	\$ 2,800	\$ 2,744
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 0	\$ 0	\$ 0
Fully Insured	DI100	\$ 0	\$ 0	\$ 0
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 341,771	\$ 340,340	\$ 381,606
Greater than \$100,000	DI130	\$ 117,550	\$ 116,581	\$ 132,727
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	44,892	44,952	47,217
Greater than \$100,000	DI160	704	696	776
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 42,089	\$ 41,782	N/A
Greater than \$250,000	DI175	\$ 1,997	\$ 1,723	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	2,315	2,336	N/A
Greater than \$250,000	DI185	5	4	N/A
Number of Deposit Accounts - Total	SUB4062	47,916	47,988	47,993
IRA/Keogh Accounts	DI200	\$ 43,353	\$ 42,967	\$ 43,045
Uninsured Deposits	DI210	\$ 50,842	\$ 50,215	\$ 55,932
Preferred Deposits	DI220	\$ 2,930	\$ 2,971	\$ 2,692
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 111,858	\$ 109,859	\$ 117,945
Money Market Deposit Accounts	DI320	\$ 37,328	\$ 37,630	\$ 40,751

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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	\$ 128,162	\$ 132,483	\$ 140,783
Time Deposits	DI340	\$ 226,060	\$ 220,455	\$ 214,854
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 52,655	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 9,719	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 11,858	\$ 12,005	\$ 14,159
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 253,077	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	\$ 100	\$ 206	\$ 55
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	167	165	164
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 30,439	\$ 33,097	\$ 39,766
Assets Held for Sale	SI387	\$ 100	\$ 676	\$ 160
Loans Serviced for Others	SI390	\$ 50,977	\$ 51,310	\$ 49,937
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	76.74%	77.31%	79.11%
Second month of Qtr	SI582	77.30%	80.12%	77.08%
Third month of Qtr	SI583	78.57%	76.77%	77.31%
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	\$ 418	\$ 207	\$ 55
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 2,390	\$ 2,269	\$ 2,299
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	0	0
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 75,838	\$ 74,532	\$ 72,889
Net Income (Loss) (SO91)	SI610	\$ 1,247	\$ 1,214	\$ 1,340
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	\$ 91	\$ 92	\$ 303
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 77,176	\$ 75,838	\$ 74,532
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	N/A	N/A	N/A
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data				
Total Assets	SI870	\$ 599,520	\$ 600,577	\$ 601,502
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 63,712	\$ 67,859	\$ 75,895
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 449,401	\$ 444,174	\$ 437,235
Nonmortgage Loans	SI885	\$ 30,956	\$ 31,118	\$ 31,074
Deposits and Excrows	SI890	\$ 490,330	\$ 496,778	\$ 505,781
Total Borrowings	SI895	\$ 23,167	\$ 15,833	\$ 8,333
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	2	2	2

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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	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
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	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS310	N/A	N/A	N/A
Retirement-related Trust and Agency Accounts - Total	SUB6200	N/A	N/A	N/A
Employee Benefit - Defined Contribution	FS320	N/A	N/A	N/A
Employee Benefit - Defined Benefit	FS330	N/A	N/A	N/A
Other Retirement Accounts	FS340	N/A	N/A	N/A
Corporate Trust and Agency Accounts	FS350	N/A	N/A	N/A
Investment Management Agency Accounts	FS360	N/A	N/A	N/A
Other Fiduciary Accounts	FS370	N/A	N/A	N/A
Custody and Safekeeping Accounts	FS380	N/A	N/A	N/A
Other Fiduciary and Related Services	FS390	N/A	N/A	N/A
YTD - Expenses - Fiduciary and Related Services	FS391	N/A	N/A	N/A
YTD - Net Losses from Fiduciary and Related Services	FS392	N/A	N/A	N/A
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	N/A	N/A	N/A
YTD - Income - Net Fiduciary and Related Services Income	FS35	N/A	N/A	N/A
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/Othr Losses	FS70	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS710	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS720	N/A	N/A	N/A
Investment Management Agency Accounts	FS730	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS740	N/A	N/A	N/A
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS711	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS721	N/A	N/A	N/A
Investment Management Agency Accounts	FS731	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS741	N/A	N/A	N/A
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS712	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS722	N/A	N/A	N/A
Investment Management Agency Accounts	FS732	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS742	N/A	N/A	N/A
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 77,176	\$ 75,838	\$ 74,532
Equity Capital Deductions - Total	SUB1631	\$ 0	\$ 0	\$ 0
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 191	\$ 282	\$ 374
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 191	\$ 282	\$ 374
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	\$ 77,367	\$ 76,120	\$ 74,906

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 604,021	\$ 599,735	\$ 608,783
Asset Deductions - Total	SUB1651	\$ 0	\$ 0	\$ 0
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 319	\$ 470	\$ 624
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 319	\$ 470	\$ 624
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 604,340	\$ 600,205	\$ 609,407
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 24,173	\$ 24,017	\$ 24,376
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 77,367	\$ 76,120	\$ 74,906
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,691	\$ 1,891	\$ 1,891
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,691	\$ 1,891	\$ 1,891
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,691	\$ 1,891	\$ 1,891
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 79,058	\$ 78,011	\$ 76,797
0% R/W Category - Cash	CCR400	\$ 3,792	\$ 3,669	\$ 3,695
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 9	\$ 0	\$ 8
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 4,594	\$ 3,694	\$ 1,270
0% R/W Category - Assets Total	CCR420	\$ 8,395	\$ 7,363	\$ 4,973
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	\$ 49,302	\$ 51,307	\$ 53,218
20% R/W Category - Claims on FHLBs	CCR435	\$ 43,577	\$ 36,477	\$ 41,447
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 308	\$ 308	\$ 308
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,649	\$ 12,083	\$ 14,750
20% R/W Category - Other	CCR450	\$ 24,336	\$ 26,389	\$ 33,728
20% R/W Category - Assets Total	CCR455	\$ 129,172	\$ 126,564	\$ 143,451
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 25,835	\$ 25,312	\$ 28,690
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 273,741	\$ 272,443	\$ 266,772
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 273,741	\$ 272,443	\$ 266,772
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 136,871	\$ 136,222	\$ 133,386
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 97,574	\$ 94,969	\$ 92,465
100% R/W Category - All Other Assets	CCR506	\$ 109,917	\$ 112,365	\$ 113,051
100% R/W Category - Assets Total	CCR510	\$ 207,491	\$ 207,334	\$ 205,516
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 207,491	\$ 207,334	\$ 205,516
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	\$ 618,799	\$ 613,704	\$ 620,712
Subtotal Risk-Weighted Assets	CCR75	\$ 370,196	\$ 368,868	\$ 367,592
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 370,196	\$ 368,868	\$ 367,592
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 29,616	\$ 29,509	\$ 29,407
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	12.80%	12.68%	12.29%
Total Risk-Based Capital Ratio	CCR820	21.36%	21.15%	20.89%
Tier 1 Risk-Based Capital Ratio	CCR830	20.90%	20.64%	20.38%

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TFR Industry Aggregate Report
93041 - OTS-Regulated: Oregon
March 2007

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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	12.80%	12.68%	12.29%

*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.