

Notes to Consolidated Financial Statements • Years Ended December 31, 2006 and 2005
(Table Dollar Amounts in Thousands)

Note 5: Premises and Equipment

	2006	2005
Cost		
Land	\$1,802	\$1,835
Building and improvements	9,985	9,350
Equipment	9,449	8,982
Construction in Progress	1,856	55
Total cost	23,092	20,222
Accumulated depreciation	(10,903)	(9,941)
Net	<u>\$12,189</u>	<u>\$10,281</u>

At December 31, 2006, the Company's estimated costs to complete construction of the addition to the Jeffersonville branch totaled approximately \$150,000.

Note 6: Deposits

	2006	2005
Savings deposits		
Share certificates	\$223,224	\$164,747
IRA certificates	49,633	44,689
Total certificates	272,857	209,436
Regular shares	151,737	168,131
Share drafts	68,160	67,219
Money market shares	36,939	37,849
Total deposits	<u>\$529,693</u>	<u>\$482,635</u>
Certificates maturing in:		
2007	\$202,208	
2008	41,680	
2009	11,445	
2010	15,625	
2011	1,899	
Total certificates	<u>\$272,857</u>	

The aggregate amount of certificates of deposit with a minimum of \$100,000 was approximately \$63,454,000 and \$44,986,000 at December 31, 2006 and 2005.