airport ("Dia"), where it operates approximately 204 daily system flight departures and arrivals. It generally provides seats at discount fares on flights booked within 14 days of travel. It has twenty-eight leased jets and nine owned airbus aircraft. The fleets include three boeing 737-200s, sixteen larger boeing 37-300s ,twenty six airbus a319s and six airbus a318s.

Primary SIC and add'l.: 4512

CIK No: 0000921929

Officers: Robert W. Rapp/53/CIO, VP, Andrew Hudson/Senior Dir. - Sales, Marketing, Corporate Communications, Elissa A. Potucek/VP Controller, Treasurer, John Happ/Sr. VP - Marketing, Planning, Clifford C. Van Leuven/50/VP - Customer Service, Airport guy, Thomas W. Nunn/49/VP - Aviation Safety, Security, Ronald Mcclellan/VP Maintenance - Engineering, Joe Hodas/Dir. -Corporate Communications, Robin Wiesner/Mgr. - Internal Communications, Chris Collins/Sr. VP - Operations, Paul Tate/Sr. VP, CFO/\$187,500.00, Ann Block/Sr. VP Inflight - Administrative Servicesc/\$170,833.00, James Sullivan/VP - Flight Operations/\$160,547.00, Jeff S. Potter/CEO, Dir., Pres./\$276,250.00, David Sislowski/VP, General Counsel

Directors: James B. Upchurch/Dir., William B. Mcnamara/Dir., Dale D. Browning/Dir., Paul S. Dempsey/Dir., Samuel D. Addoms/Dir., Jeff S. Potter/CEO, Dir., Pres., Patricia A. Engels/Dir., Larae

Owners: Samuel D. Addoms/1.34%, Hank Brown, Dale D. Browning, Paul S. Dempsey, Patricia A. Engels, William B. McNamara, LaRae B. Orullian, James B. Upchurch, Jeff S. Potter, Ann E. Block, Sean Menke, Paul H. Tate, James W. Sullivan, FMR Corp./14.62%, T. Rowe Price Associates, Inc./8.50%, Lord, Abbett & Co. LLC/8.05%, Dimensional Fund Advisors, Inc./7.99%

Financial Data: Fiscal Year End:03/31 Latest Annual Data: 03/31/2006

Year		Sales		Net I	ncome
2006		\$994,273,000		-\$13,9	971,000
2005		\$833,639,000		-\$23,4	430,000
2004		\$643,679,000		\$12,0	635,000
Curr. Assets:	\$390,957,000	Curr. Liab.:	\$301,012,000		
Plant, Equip.:	\$510,428,000	Total Liab.:	\$741,656,000	Indic. Yr. Divd.:	NA
Total Assets:	\$970,432,000	Net Worth:	\$228,776,000	Debt/ Equity:	1.8883

## **Frontier Financial Corp**

332 SW Everett Mall Way, Everett, WA, 98204; PH: 1-360-598-8065;

http://www.frontierbank.com; Email: ebanking@frontierbank.com

General - Incorporation	WA	<b>Stock</b> - Price on:12/22/2006	\$29.53
Employees	663	Stock Exchange	NDQ
Auditor	Moss Adams LLP	Ticker Symbol	FTBK
Stk Agt	NA	Outstanding Shares	45,320,000
Counsel	NA	E.P.S	\$1.47
DUNS No	10-370-4847	Shareholders	NA

Business: The group's principal activity is to provide general banking services including the acceptance of demand, time and savings deposits and origination of loans. It is a financial holding company and conducts its operations through its subsidiary, frontier bank. As of Dec 31, 2003, the bank has 38 offices located in clallam, jefferson, king, kitsap, pierce, skagit, snohomish and whatcom counties. It provides a wide range of consumer banking services including savings accounts, checking accounts, safe deposit facilities, time deposits, installments and commercial lending and other business related financial services. The group also provides discount brokerage services, trust services, home, construction and commercial long-term financing. In addition, the group markets annuities, life insurance products and mutual funds

Primary SIC and add'l.: 6022 6712

CIK No: 0000716457

**Subsidiaries:** FFP, Incorporated, Inc., Frontier Bank

Officers: Carol E. Wheeler/CFO, John J. Dickson/CEO, Dir., Pres./\$280,000.00, James F.

Directors: William J. Robinson/Dir., Member - Audit Committee, Member - Nominating Committee, Member - Corporate Governance Committee, James H. Mulligan/Dir., Member - Compensation Committee, Chairperson - Nominating Committee, Chairperson - Corporate Governance Committee, Edward D. Hansen/Dir., Member - Corporate Governance Committee, Chmn. - Compensation Committee, Member - Nominating Committee, Darrell J. Storkson/Dir., Member - Audit Committee, Member - Compensation Committee, George Barber/Dir., Member Compensation Committee, Mark O. Zenger/Dir., Member - Audit Committee, Robert J. Dickson/Dir., Member - Corporate Governance Committee, William H. Lucas/Dir., Member - Compensation Committee, Member - Nominating Committee, Member - Corporate Governance Committee, Michael J. Clementz/Dir., John J. Dickson/CEO, Dir., Pres., David Cuthill/Dir., Member - Audit Committee, Lucy Deyoung/Dir., Chmn. - Audit Committee, Member - Nominating Committee, Member -Corporate Governance Committee, Edward C. Rubatino/Dir., Patrick Fahey/Dir., Member - Audit Committee, Member - Compensation Committee, Member - Nominating Committee, Member -Corporate Governance Committee

Owners: James Ries, George E. Barber, David M. Cuthill, Lucy DeYoung, Robert J Dickson/2.96%, Patrick M. Fahey, Edward D. Hansen, William H. Lucas, James H. Mulligan, William J. Robinson/1.44%, Edward C. Rubatino/1.24%, Darrell J. Storkson/1.27%, Mark O. Zenger, Michael J. Clementz/1.33%, John J. Dickson, Connie L. Pachek, Lyle E. Ryan

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2005

Year		Sales		Net II	ncome
2005		\$192,172,000		\$51,5	584,000
2004		\$154,216,000		\$43,0	045,000
2003		\$147,958,000		\$39,6	507,000
Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	20.09
Plant, Equip.:	\$29,769,000	Total Liab.:	\$2,340,908,000	Indic. Yr. Divd.:	\$0.600
Total Assets:	\$2,637,005,000	Net Worth:	\$296,097,000	Debt/ Equity:	0.0134

## Frontier Oil Corp

10000 Memorial Dr. Ste 600, Houston, TX, 77024; PH: 1-713-688-9600; Fax: 1-713-688-0616;

http://www.frontieroil.com; Email: ir@frontieroil.com

General - Incorpora	tionWY
Employees	727
Auditor	Deloitte & Touche LLP
Stk Agt	Wells Fargo Bank
Counsel	NA
DUNS No	07-938-9086

Stock- Price on:12/22/2006	\$29.94
Stock Exchange	NYSE
Ticker Symbol	FTO
Outstanding Shares	
E.P.S	\$3.40
Sharaholdere	012

**Business:** The group's principal activities are the refining of crude oil and the wholesale marketing of refined petroleum products. Petroleum products include various grades of gasoline, diesel fuel, jet fuel, asphalt, chemicals and petroleum coke. The group operates refineries in cheyenne, Wyoming and el dorado, Kansas with a total crude oil capacity of 156,000 barrels per day. It sells refined products from cheyenne refineries to independent retailers, jobbers and major oil companies.

Primary SIC and add'l.: 6719 5172 2911

CIK No: 0000110430

**Subsidiaries:** Frontier El Dorado Refining Company, Frontier Holdings Inc., Frontier Oil and Refining Company, Frontier Pipeline Inc., Frontier Refining & Marketing Inc, Frontier Refining Inc., Wainoco Oil & Gas Company, Wainoco Resources Inc

Officers: James R. Gibbs/Chmn., Pres., CEO/\$825,000.00, Currie J. Bechtol/VP, General Counsel, Doug S. Aron/VP - Corporate Finance, Michael C. Jennings/CFO, Exec. VP/\$190,605.00, Jon D. Galvin/VP/\$262,500.00, Nancy J. Zupan/VP, Controller/\$255,000.00, Gerald B. Faudel/VP -Corporate Relations

Directors: Paul B. Loyd/Dir., James R. Gibbs/Chmn., Pres., CEO, Clyde G. Buck/Dir., James H. Lee/Dir., Douglas Y. Bech/Dir., Michael T. Dossey/Dir., Michael E. Rose/Dir.

**Owners:** Putnam, LLC/5.30%, Clyde G. Buck, Jon D. Galvin, James R. Gibbs/1.70%, Paul B. Loyd, Nancy J. Zupan, Douglas Y. Bech, James H. Lee, FMR Corp./9.60%, Michael T. Dossey, Michael E. Rose, Michael C. Jennings, Barclays Global Investors, N.A./5.30%

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2005

Year		Sales		Net Income
2005		\$4,001,162,000		\$272,532,000
2004		\$2,861,716,000		\$69,764,000
2003		\$2,170,503,000		\$3,232,000
Curr. Assets:	\$748,075,000	Curr. Liab.:	\$485,811,000	<b>P/E Ratio:</b> 8.81
Plant, Equip.:	\$429,938,000	Total Liab.:	\$756,450,000	Indic. Yr. Divd.: \$0.120
Total Assets:	\$1,201,509,000	Net Worth:	\$445,059,000	Debt/ Equity: 0.2169

## Frontline Ltd

Par-La-Ville Pl, 14 Par-La-Ville Rd, Hamilton, HM 08; *PH*: 1-4412956935; *Fax*: 1-4412953494;

General - Incorporation Bermuda	<b>Stock</b> - Price on:12/22/2006\$32.03
Employees42	Stock ExchangeNYSE
AuditorPricewaterhouseCoopers LLP	Ticker SymbolFRO
Stk AgtNA	Outstanding Shares74,830,000
CounselNA	E.P.S\$6.89
DUNS NoNA	ShareholdersNA
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**Business:** The group's principal activity is the operation of crude oil tankers and dry bulk carriers. The group is also involved in the charter, purchase and sale of vessels. The group operates two sizes of tankers namely, crude carriers or VLCCS and Suezmaxes. The group also operates a fleet of dry bulk carriers. The customers of the group include oil companies, petroleum products traders, and government agencies. In January 2005 the group acquired the VLCCs Front Century, Front Champion and Oscilla. The groups operates subsidiaries and partnerships located in Bermuda, Liberia, Norway, panama, Singapore and Sweden.

Primary SIC and add'l.: 4412

CIK No: 0000913290

Subsidiaries: formed Ship Finance, Frontline Shipping II, Golden Ocean Group Limited, Independent Tankers Corporation

Officers: Oscar Spieler/CEO, Cathrine Fosse/Treasurer, Inger M. Klemp/CFO, John Fredriksen/Chmn., Dir., CEO, Pres., Tor Olav Trim/Dir., VP, Frixos Savvides/Chartered Accountant, Bengt Neteland/VP - Finance

Directors: John Fredriksen/Chmn., Dir., CEO, Pres., Tor Olav Trim/Dir., VP, Kate Blankenship/Dir.

Owners: Oscar Spieler, Kate Blankenship, John Fredriksen/34.85%, Tor Olay Troim, Inger M. Klemp

Financial Data: Fiscal Yea

FINANCIAI Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2005						
Year		Sales	;	Net Inc	come	
2005		\$1,513,833,000	)	\$606,83	9,000	
2004		\$1,855,666,000	)	\$1,023,38	2,000	
2003		\$1,179,409,000	)	\$409,36	0,000	
Curr. Assets:	\$1,160,166,000	Curr. Liab.:	\$456,499,000	P/E Ratio:	2.38	
Plant, Equip.:	\$3,257,455,000	Total Liab.:	\$3,852,673,000	Indic. Yr. Divd.:\$1	0.000	
Total Assets:	\$4,567,839,000	Net Worth:	\$715,166,000	Debt/ Equity:	NA	

## Frozen Food Express Industries Inc.

1145 Empire Central Pl, Dallas, TX, 75247; PH: 1-214-630-8090; http://www.ffeinc.com;

Emuii. pooener@nex.ner			
General - Incorporatio	n TX	Stock- Price on:12/22/2006	\$8.38
		Stock Exchange	
Auditor	KPMG LLP	Ticker Symbol	FFEX
Stk Agt	EquiServe Trust Co	Outstanding Shares	17,670,000
Counsel	NA	E.P.S	\$0.71
DUNS No	05-013-4964	Shareholders	3,700
Stk Agt	EquiServe Trust Co	Outstanding Shares	17,670,

**Business:** The group's principal activities are to provide motor carrier transportation of perishable commodities, full-truckload and less-than-truckload services throughout North America. The group's services include full truckload, dedicated fleets, less-than-truckload and distribution services. Full-truckload has a single destination weighing between 20,000 and 40,000 pounds from a single shipper. Dedicated fleets enter into a contract with customers involving the assignment of specific trucks and drivers to handle transportation needs. Less-than-truckload use multi-compartment refrigerated trailers to carry goods requiring different temperatures on one trailer to customers. Distribution services deliver cargo to end users such as grocery stores, food brokers and drug stores within a single metropolitan area. Freight revenue accounted for 96% of 2003 revenues and non-freight revenue, 4%.

Primary SIC and add'l.: 4231 4213

CIK No: 0000039273

Subsidiaries: Conwell Cartage, Inc., Conwell Corporation, Conwell, LLC, FFE Logistics, Inc., FFE Transportation Services, Inc., FFE, Inc., FX Holdings, Inc., Lisa Motor Lines, Inc.

Officers: Charles G. Robertson/Exec. VP, COO, Leonard W. Bartholomew/Sec., Stoney Mit Stubbs/Chmn., Pres., CEO/\$395,346.00, Thomas G. Yetter/Dir., Sr. VP, Treasurer, CFO/\$161,565.00, Stoney Russell Stubbs/43/Dir., Sr. VP, COO, Brian R. Blackmarr/Dir., Chairperson - Compensation Committee, Gary M. Pruden/Sr. VP, CFO