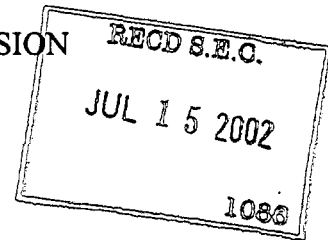


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS PORTION OF EXHIBIT 99.6 TO REGISTRATION STATEMENT ON FORM S-1 (NO. 333-85838) IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



02048857



FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

TierOne Corporation
(Exact Name of Registration as Specified in Charter)

0001170605
(Registrant CIK Number)

Exhibit 99.6 to Registration Statement on Form S-1
(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a
Part (Give Period of Report))

333-85838
(SEC File Number, if Available)

(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED

JUL 18 2002

P THOMSON
FINANCIAL

SIGNATURES

The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the State of Nebraska, on the 15th day of July 2002.

TIERONE CORPORATION

By: 

Gilbert G. Lundstrom

Chairman of the Board and Chief Executive Officer

APPRAISAL REPORT UPDATE

Prepared for:

TierOne Bank

and

TierOne Corporation

As Of:

June 7, 2002

Prepared By:

Keller & Company, Inc.

555 Metro Place North

Suite 524

Dublin, Ohio 43017

(614) 766-1426

KELLER & COMPANY

[TEXT GOES HERE]

THRIFT STOCK PRICES AND PRICING RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)

AS OF JUNE 7, 2002

		PER SHARE										PRICING RATIOS			
AKPB	State	Exchange	Latest Price (\$)	All Time		Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)	
				High (\$)	Low (\$)										
AKPB	AK	OTC BB	15.500	16.100	10.450	-3.73	19.23	1.31	226.83	0.20	12.11	72.77	6.83	10.84	
SRN	AL	AMEX	13.100	13.310	9.830	0.77	20.74	0.70	108.69	0.35	18.71	75.64	12.28	NA	
SZB	AL	AMEX	12.750	12.950	9.300	8.05	12.83	-0.51	174.04	0.60	NM	76.62	7.33	NM	
FFBH	AR	NASDAQ	24.310	25.800	19.250	0.87	1.80	2.04	229.05	0.45	12.09	102.06	10.61	11.69	
HCBB	AR	NASDAQ	15.960	16.700	11.800	-1.78	11.61	0.77	158.12	0.26	21.57	93.50	10.09	21.57	
PFSL	AR	NASDAQ	9.930	10.300	7.450	-0.70	-2.65	0.41	115.83	0.27	24.22	99.60	8.57	NA	
SUFI	AR	NASDAQ	18.370	20.200	13.000	-5.50	19.67	NA	203.75	NA	NA	130.65	9.02	NA	
BYFC	CA	NASDAQ	14.100	16.000	9.260	-8.14	10.59	0.90	199.87	0.20	15.84	89.35	7.05	15.84	
DSL	CA	NYSE	51.050	60.100	32.620	-8.00	5.89	4.66	386.81	0.36	10.95	187.61	13.20	11.05	
FED	CA	NYSE	28.020	36.600	21.410	-4.98	6.82	2.92	264.56	0.00	9.87	143.32	10.59	9.87	
GSB	CA	NYSE	37.200	39.650	23.500	13.38	22.37	3.09	397.86	0.40	12.20	198.93	9.35	12.44	
GDW	CA	NYSE	69.020	70.900	45.020	-0.70	6.78	5.60	382.86	0.27	12.48	239.82	18.03	12.97	
HTHR	CA	NASDAQ	29.780	32.800	17.060	-6.82	20.76	3.74	346.40	0.00	11.50	181.14	8.60	11.37	
NDE	CA	NYSE	NA	NA	NA	NA	NA	2.27	118.41	0.00	NA	NA	NA	NA	
ITLA	CA	NASDAQ	29.750	31.800	16.710	-0.34	29.12	2.91	242.00	0.00	10.66	122.23	12.29	10.66	
LFEO	CA	NASDAQ	3.800	3.980	0.800	13.77	26.67	-4.24	193.24	0.00	NM	60.22	1.97	NM	
MBBC	CA	NASDAQ	17.850	19.450	11.350	-3.77	10.53	1.31	155.65	0.00	13.85	120.12	11.47	14.28	
PFB	CA	NYSE	33.520	34.200	21.870	1.92	13.24	3.01	233.02	0.28	12.46	154.11	14.39	12.46	
PROV	CA	NASDAQ	33.250	34.950	21.300	4.07	20.95	2.74	280.97	0.00	12.69	121.13	11.63	12.79	
QCBC	CA	NASDAQ	37.620	39.240	25.800	-0.84	17.56	3.90	276.62	0.00	10.25	161.67	13.60	10.09	
UPFC	CA	NASDAQ	6.950	7.490	3.050	2.96	41.55	0.55	47.41	0.00	13.63	139.28	14.66	13.63	
WES	CA	NYSE	30.400	31.180	15.530	-0.33	52.84	1.55	276.44	0.56	19.61	194.37	11.00	19.67	
HCBC	CO	NASDAQ	19.689	20.500	15.160	3.35	15.82	1.82	188.08	0.50	11.00	112.90	10.47	11.00	
MTXC	CO	NASDAQ	12.500	13.500	8.810	-0.79	15.21	1.32	243.32	0.00	9.47	111.11	5.14	10.25	
ANE	CT	AMEX	14.000	15.455	9.409	-4.76	15.36	1.17	154.19	0.27	12.39	162.98	9.08	10.45	
AMFH	CT	NASDAQ	28.820	30.070	21.550	-0.93	6.15	1.40	121.91	0.68	22.00	145.41	23.64	NA	
SBMC	CT	NASDAQ	31.500	34.000	20.060	-4.40	14.75	1.45	218.51	0.33	NA	147.40	14.42	NA	
NMIL	CT	NASDAQ	21.050	22.990	11.080	-2.91	18.59	1.35	140.03	0.46	16.19	182.25	15.03	16.19	
WBST	CT	NASDAQ	36.120	40.100	27.080	-2.71	6.63	2.97	252.50	0.68	13.01	184.24	15.10	13.81	
IFSB	DC	NASDAQ	11.300	12.273	7.727	3.58	26.84	0.16	183.46	0.00	NM	72.07	6.16	70.63	
WSFS	DE	NASDAQ	23.650	24.870	15.250	2.34	31.75	2.58	204.91	0.16	9.81	199.07	11.54	9.10	
BBX	FL	NYSE	10.750	13.010	7.320	-8.43	-3.15	0.78	96.13	0.14	15.58	141.08	11.18	15.14	
BKUNA	FL	NASDAQ	17.050	18.100	12.000	3.58	14.31	1.04	224.38	0.00	17.26	140.77	7.62	18.58	
FDTR	FL	NASDAQ	3.800	4.550	2.200	-15.56	-3.80	0.31	55.90	0.00	12.26	107.95	6.80	12.67	

EXHIBIT 1

THRIFT STOCK PRICES AND PRICING RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)

AS OF JUNE 7, 2002

PER SHARE														PRICING RATIOS				
	State	Exchange	Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)				
FFLC	FL	NASDAQ	26.700	28.350	18.500	-0.56	18.40	1.98	235.29	0.53	13.76	145.58	11.35	13.76				
FFFL	FL	NASDAQ	20.250	21.790	12.400	-2.08	17.39	NA	148.76	NA	NA	177.63	13.61	NA				
FFBK	FL	NASDAQ	19.860	20.070	12.660	5.92	11.26	1.05	148.49	0.21	19.66	115.60	13.37	19.66				
HARB	FL	NASDAQ	23.130	24.000	15.690	1.76	16.52	1.17	79.51	0.41	20.47	242.96	29.09	20.65				
EBSI	GA	NASDAQ	25.850	25.940	12.420	0.27	66.24	0.32	202.36	0.16	83.39	175.14	12.77	51.70				
EBDC	GA	OTC BB	1.650	4.620	1.527	-17.50	-15.38	-1.10	56.14	0.00	NM	211.54	2.94	NM				
FGHC	GA	NASDAQ	3.800	4.950	1.860	8.54	-1.04	0.20	32.14	0.10	19.00	147.29	11.82	19.00				
NTBK	GA	NASDAQ	11.400	18.510	6.700	-28.30	-25.00	0.01	81.65	0.00	NM	137.02	13.96	0.01				
FFSX	IA	NASDAQ	13.900	14.350	10.590	0.57	15.35	0.58	153.73	0.32	24.39	82.79	9.04	42.12				
CASH	IA	NASDAQ	13.800	14.400	12.170	1.47	2.22	0.73	231.36	0.52	18.90	80.00	5.86	19.71				
HZFS	IA	OTC BB	10.100	10.850	7.000	-0.79	18.68	1.43	118.06	0.18	7.16	82.85	8.55	8.21				
FFFD	IA	NASDAQ	27.400	29.870	19.550	1.48	18.61	2.76	239.74	0.63	10.50	126.38	11.43	10.50				
SFFC	IA	NASDAQ	10.500	11.600	7.800	-8.70	5.00	0.51	74.99	0.40	21.00	92.92	14.00	21.00				
WBIO	IA	OTC BB	18.900	19.300	15.000	-0.53	0.27	2.35	233.08	0.50	8.33	80.67	8.11	8.92				
FBNW	ID	NASDAQ	18.813	19.980	15.360	-2.37	4.52	1.76	214.31	0.44	11.07	90.80	8.78	11.69				
AFBA	IL	OTC BB	11.950	12.600	10.500	-1.65	1.27	NA	139.35	NA	NA	73.31	8.58	NA				
BNKP	IL	OTC BB	19.500	20.250	12.046	0.78	-2.28	0.98	251.78	0.00	19.90	126.21	7.74	19.90				
BFFC	IL	NASDAQ	17.247	18.050	12.900	-0.88	-2.01	0.77	145.53	0.24	22.40	91.45	11.85	33.82				
CFSL	IL	NASDAQ	17.950	18.150	13.550	2.28	1.41	NA	88.25	0.00	NA	96.97	20.34	NA				
CFSB	IL	NASDAQ	18.710	20.300	15.010	-0.53	3.09	1.49	238.62	0.25	13.46	89.56	7.84	13.46				
CLOV	IL	OTC BB	14.900	14.900	10.000	3.83	10.37	NA	135.07	NA	NA	79.13	11.03	NA				
ESDF	IL	Pink Sheet	30.500	31.000	30.000	0.00	0.00	2.41	287.94	0.50	12.66	70.91	10.59	21.94				
EFC	IL	AMEX	17.000	17.290	11.400	3.66	21.43	1.26	152.36	0.51	13.82	112.43	11.16	13.82				
FBCI	IL	NASDAQ	21.850	22.500	14.667	7.83	10.91	2.23	222.51	0.33	10.21	139.17	9.82	10.66				
FBTC	IL	NASDAQ	16.480	16.700	11.950	2.66	12.11	NA	134.78	0.10	NA	80.63	12.23	NA				
FFBI	IL	NASDAQ	18.480	18.500	14.830	2.67	13.37	0.92	115.24	0.37	20.31	88.63	16.04	22.27				
FSFF	IL	NASDAQ	21.730	22.000	16.910	6.00	11.15	NA	105.25	NA	NA	110.64	20.65	NA				
GTPS	IL	NASDAQ	22.700	23.500	15.380	-2.37	7.79	1.62	199.86	0.44	14.74	103.65	11.36	14.74				
HMLK	IL	NASDAQ	27.240	28.650	20.200	9.53	13.50	2.22	313.47	0.56	12.85	131.15	8.69	15.39				
KNK	IL	AMEX	36.750	40.500	24.350	6.16	5.16	2.90	434.36	0.48	13.60	114.78	8.92	14.68				
MAFB	IL	NASDAQ	37.003	40.110	24.300	-4.41	11.86	2.73	243.27	0.51	13.91	169.76	15.21	14.07				
MCPH	IL	OTC BB	20.250	28.000	14.500	6.58	12.50	1.97	415.12	0.42	10.36	72.97	4.88	10.36				
NBSI	IL	NASDAQ	12.650	14.500	11.200	3.26	1.20	0.45	117.01	0.44	28.11	110.48	10.81	28.11				
PFED	IL	NASDAQ	21.400	21.860	17.060	5.05	15.30	1.47	194.43	0.48	14.76	97.05	11.01	17.69				

THRIFT STOCK PRICES AND PRICING RATIOS
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AS OF JUNE 7, 2002

		PER SHARE						PRICING RATIOS					
		Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)
UMBR	Umbrella Bancorp Inc.	8.300	12.250	7.000	-7.78	-12.63	-0.89	304.58	0.15	NM	83.17	2.73	0.01
WTWN	West Town Bancorp Inc.	12.000	12.000	12.000	0.00	0.00	0.64	298.71	0.00	18.75	57.72	4.02	18.75
AMFC	AMB Financial Corp.	11.200	12.150	7.950	-5.49	7.69	1.17	171.91	0.24	9.66	81.22	6.52	9.74
ASBI	Ameriana Bancorp	14.500	16.000	11.750	-0.72	-0.73	0.23	169.35	0.62	63.04	111.37	8.56	0.01
BRBI	Blue River Bancshares Inc.	5.050	5.500	3.310	6.32	1.41	-1.41	81.36	0.00	NM	63.76	8.21	NM
CITZ	CFS Bancorp Inc.	13.970	15.600	12.940	-6.49	3.94	0.70	118.14	0.37	20.85	111.94	11.83	25.40
CSFC	City Savings Financial Corp.	13.250	15.000	10.000	-1.19	2.32	NA	141.43	NA	NA	73.94	9.37	NA
FFWC	FFW Corp.	16.000	18.480	12.000	1.91	11.89	1.46	171.89	0.55	11.03	100.63	9.31	11.35
FFED	Fidelity Federal Bancorp	2.500	4.250	1.530	8.70	3.73	0.01	27.23	0.00	62.50	123.76	9.18	NM
FBEI	First Bancorp of Indiana Inc.	14.696	15.140	12.250	4.97	10.50	0.78	100.66	0.27	20.13	83.45	14.80	18.60
FCAP	First Capital Inc.	16.250	17.000	10.550	-2.69	11.68	1.29	113.27	0.50	12.80	122.83	14.35	12.80
HFSK	HFS Bank FSB	12.250	13.000	10.010	1.24	-3.16	0.99	121.94	0.35	12.37	128.68	10.05	12.25
HBBI	Home Building Bancorp	17.150	18.250	11.900	0.88	-0.58	1.40	170.33	0.32	12.25	74.40	10.07	12.52
HWEN	Home Financial Bancorp	5.100	5.840	3.470	15.91	28.14	0.43	49.91	0.12	11.86	110.39	10.22	11.86
LNCB	Lincoln Bancorp	16.950	19.000	13.600	-8.63	-0.94	0.90	99.04	0.38	19.26	101.07	17.11	19.28
LOGN	Logansport Financial Corp.	17.010	18.320	12.750	-1.68	0.65	1.33	141.76	0.12	12.98	100.41	12.00	12.98
LSBI	LSB Financial Corp.	18.750	19.650	12.800	0.54	10.95	1.74	211.95	0.41	10.98	104.57	8.85	10.96
MFBC	MFB Corp.	24.250	25.000	18.000	5.43	12.79	1.87	315.37	0.41	13.40	93.63	7.89	13.25
MFSF	MutualFirst Financial Inc.	19.800	20.400	14.150	2.80	18.99	1.28	121.05	0.33	15.71	118.49	16.38	15.84
NEIB	Northeast Indiana Bancorp	15.000	16.250	12.300	-1.64	9.89	1.28	150.28	0.46	11.81	88.03	9.98	11.81
NWIN	NorthWest Indiana Bancorp	23.000	23.250	20.000	2.68	4.07	1.82	164.70	1.06	12.78	173.58	13.97	13.14
PFDC	Peoples Bancorp	18.700	19.250	14.700	6.25	14.72	1.50	139.51	0.59	12.55	110.08	13.40	12.64
PBNC	PFS Bancorp Inc.	15.000	15.310	10.000	4.90	7.91	NA	78.24	NA	NA	82.96	19.17	NA
RIVR	River Valley Bancorp	26.500	28.350	17.050	-3.99	14.03	2.70	245.00	0.55	10.11	117.10	10.82	10.19
SFBI	Security Financial Bancorp Inc	20.000	20.750	16.750	1.27	-0.74	0.59	107.32	0.00	33.90	102.93	18.64	28.17
SOBI	Sobleski Bancorp Inc.	13.950	16.800	12.510	-3.79	-5.74	0.39	204.29	0.32	35.77	71.43	6.83	89.64
UCBC	Union Community Bancorp	14.950	15.348	12.400	-0.33	3.17	1.02	112.78	0.56	14.68	95.53	13.26	13.11
FFOL	First Federal of Olathe Bncp	23.300	27.500	21.550	0.78	5.91	0.98	105.98	4.40	24.02	95.92	21.99	24.02
FFSL	First Independence Corp.	16.700	17.000	12.500	0.12	16.38	1.57	159.73	0.46	7.59	108.09	10.46	11.06
FKAN	First Kansas Financial Corp.	13.550	14.750	13.250	-3.21	-3.21	0.54	169.17	0.20	25.57	79.05	8.01	22.21
CKFB	CKF Kansas Financial Corp.	18.400	19.000	14.780	-3.16	3.37	1.78	207.12	0.70	10.40	92.18	8.88	10.40
FFKY	First Federal Financial Corp.	23.250	24.250	14.950	0.22	25.68	1.92	170.40	0.72	12.11	150.29	13.64	12.11
FKKY	Frankfort First Bancorp Inc.	18.000	18.780	15.920	-2.70	4.48	1.15	114.91	1.10	15.93	123.63	15.86	15.93
HFFB	Harrodsburg First Fin Bancorp	11.660	13.523	10.000	-5.97	1.71	0.49	105.35	0.60	23.80	65.40	11.07	23.80

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HFBC	HopFed Bancorp Inc.	KY	NASDAQ	12.350	12.860	10.000	0.82	15.10	0.62	81.94	0.44	19.92	102.40	15.07	0.01
KYF	Kentucky First Bancorp Inc.	KY	AMEX	14.200	14.250	11.950	-0.35	8.81	1.00	85.82	0.77	14.84	106.93	16.55	14.64
ANA	Acadiana Bancshares Inc.	LA	AMEX	26.200	26.860	20.400	-1.32	4.80	2.07	269.28	0.60	13.58	114.11	9.73	13.44
ALGC	Algiers Bancorp Inc.	LA	OTC BB	8.750	9.250	8.400	2.34	2.34	-1.07	100.63	0.00	NM	67.00	8.70	NM
FPBF	FPB Financial Corp.	LA	OTC BB	18.000	18.000	11.800	16.13	22.03	1.60	227.45	0.29	11.25	80.90	7.91	11.25
GLBP	Globe Bancorp Inc.	LA	OTC BB	12.520	12.520	10.850	0.00	1.29	NA	108.63	NA	NA	84.90	11.53	NA
GSLA	GS Financial Corp.	LA	NASDAQ	17.970	18.200	14.190	14.60	19.01	0.90	115.18	0.36	19.97	84.09	15.60	20.19
HSTD	Homestead Bancorp Inc.	LA	NASDAQ	11.750	12.400	9.170	16.92	22.40	0.64	137.69	0.24	21.76	89.83	8.53	22.17
IBLB	IBL Bancorp Inc.	LA	OTC BB	12.700	12.700	11.240	0.00	1.60	1.44	147.55	0.22	9.89	64.17	8.61	9.69
TSH	Teche Holding Co.	LA	AMEX	25.500	26.000	18.000	5.59	18.06	2.42	213.81	0.50	11.04	113.99	11.94	11.23
ABBK	Ablington Bancorp Inc.	MA	NASDAQ	20.000	20.900	12.840	11.11	22.32	1.32	268.74	0.40	15.75	165.02	7.50	0.02
BYS	Bay State Bancorp	MA	AMEX	50.250	50.900	31.500	3.50	23.92	3.58	320.72	0.66	14.96	140.95	15.67	15.41
BHL	Berkshire Hills Bancorp Inc.	MA	AMEX	23.300	25.100	16.500	1.97	5.91	1.41	164.92	0.45	17.52	106.30	14.13	21.78
BFD	BostonFed Bancorp Inc.	MA	AMEX	29.900	30.650	20.500	6.41	20.81	2.19	325.62	0.60	14.44	139.13	9.18	15.10
CEBK	Central Bancorp Inc.	MA	NASDAQ	30.100	31.950	19.400	3.08	7.54	1.57	262.21	0.40	17.50	127.70	11.48	21.20
FCB	Falmouth Bancorp Inc.	MA	AMEX	30.000	30.010	16.750	14.29	36.67	1.77	161.40	0.47	17.54	159.57	18.59	17.75
FESX	First Essex Bancorp Inc.	MA	NASDAQ	32.120	34.390	22.550	-4.38	11.30	2.36	219.86	0.84	14.15	190.98	14.61	14.15
FAB	FIRSTFED AMERICA BANCORP	MA	AMEX	24.980	27.200	15.500	-6.62	15.92	2.26	282.70	0.52	12.07	124.53	8.84	11.67
HIFS	Hingham Instit. for Savings	MA	NASDAQ	30.500	31.270	20.090	0.00	21.27	2.58	193.02	0.77	12.10	182.20	15.80	12.10
IPSW	Ipswich Bancshares Inc.	MA	NASDAQ	20.370	20.600	11.100	-0.15	0.84	1.36	167.74	0.51	15.43	256.23	12.14	13.76
LSBX	LSB Corp.	MA	NASDAQ	13.700	14.020	9.810	1.11	11.38	0.77	100.18	0.41	18.51	110.13	13.68	18.77
MAFB	Massachusetts FinCorp Inc.	MA	OTC BB	29.100	30.000	13.120	0.52	38.57	1.91	235.76	0.00	15.82	152.28	12.34	16.44
MASB	MASSBANK Corp.	MA	NASDAQ	31.280	33.310	21.767	4.27	9.12	2.26	208.66	0.85	14.09	129.20	14.99	19.31
MFLR	Mayflower Co-operative Bank	MA	NASDAQ	14.850	15.300	11.250	6.07	6.07	1.07	130.37	0.60	14.42	135.86	11.39	14.85
MDBK	Medford Bancorp Inc.	MA	NASDAQ	29.000	29.790	18.250	1.93	18.80	1.85	185.52	0.56	16.02	202.80	15.63	17.58
MYST	Mystic Financial Inc.	MA	NASDAQ	17.990	19.750	13.320	-3.28	13.14	0.72	215.85	0.32	25.70	104.59	8.33	0.02
PORT	Port Financial Corp.	MA	NASDAQ	34.989	36.930	18.450	2.70	8.43	2.09	218.75	0.29	17.24	158.18	16.00	20.46
SCFS	Seacoast Financial Services	MA	NASDAQ	22.160	23.500	13.250	5.78	16.88	1.43	142.35	0.38	15.83	173.67	15.57	16.29
WRNB	Warren Bancorp Inc.	MA	NASDAQ	11.400	12.750	8.500	-5.00	-3.80	0.94	62.28	0.46	12.53	196.21	18.30	12.81
WRO	Worococo Bancorp Inc.	MA	AMEX	19.500	21.250	14.500	-3.70	3.72	1.28	186.91	0.36	15.98	103.61	10.43	16.25
BKMD	American Bank	MD	OTC BB	6.400	7.000	4.524	0.79	-4.00	0.41	69.08	0.08	18.84	93.02	9.26	14.88
BUCS	BUCS Financial Corp	MD	OTC BB	20.810	22.750	15.000	-4.32	17.57	1.15	229.92	0.00	18.10	86.71	9.05	18.10
CECB	Cecil Bancorp Inc.	MD	OTC BB	18.500	20.000	16.700	0.00	1.09	1.29	195.80	0.40	14.68	95.12	9.45	14.68
EQSB	Equitable Bank	MD	NASDAQ	27.400	29.400	21.600	-4.23	-0.07	2.41	358.18	0.00	12.29	124.49	7.65	12.29

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PER SHARE															PRICING RATIOS				
	State	Exchange	Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)					
WSB	MD	AMEX	9.000	9.250	4.200	6.01	50.25	0.77	68.96	0.10	11.25	135.34	13.05	14.52					
WHGB	MD	NASDAQ	14.150	14.250	10.750	0.14	1.29	0.36	122.59	0.36	41.82	107.12	11.54	41.82					
WPBC	MD	OTC BB	10.110	10.750	7.000	-5.95	4.12	0.57	85.04	0.00	19.08	91.58	11.89	19.08					
NBN	ME	AMEX	14.500	15.250	11.250	0.00	0.69	1.43	165.97	0.25	10.36	114.26	8.74	11.24					
CTZN	MI	NASDAQ	20.599	21.300	12.500	4.30	9.86	1.23	104.57	0.16	16.75	123.13	19.70	16.75					
FBC	MI	NYSE	20.800	22.753	9.080	0.81	39.35	3.28	221.02	0.18	6.84	189.95	9.41	6.84					
MSBF	MI	NASDAQ	12.700	13.000	9.030	0.63	7.63	1.34	86.17	0.39	9.77	99.22	14.74	9.62					
STBI	MI	NASDAQ	10.250	10.810	6.070	10.45	13.26	0.93	94.83	0.27	11.02	109.74	10.83	11.02					
FFHH	MN	NASDAQ	22.121	23.500	14.400	0.55	16.12	2.38	227.34	0.80	9.70	110.83	9.73	9.70					
HMNF	MN	NASDAQ	19.370	20.250	13.270	2.22	23.30	1.55	164.44	0.54	13.27	115.50	11.78	11.96					
MIVI	MN	Pink Sheet	17.000	17.000	10.500	1.49	4.62	1.54	152.23	0.16	11.64	81.18	11.17	11.64					
WEFC	MN	NASDAQ	22.148	22.950	16.700	3.21	13.58	3.22	193.56	0.66	7.17	108.36	11.44	7.17					
CBES	MO	NASDAQ	13.900	15.000	12.000	1.09	6.92	-0.70	138.77	0.24	NM	84.04	10.02	NM					
FBSI	MO	NASDAQ	12.450	14.450	10.100	-7.43	-7.09	0.96	153.78	0.16	13.53	84.87	8.10	13.53					
GFED	MO	NASDAQ	13.852	15.490	10.600	5.50	2.59	0.93	105.19	0.50	15.39	106.23	13.17	17.10					
LXMO	MO	NASDAQ	15.470	15.470	12.050	2.31	15.45	0.88	176.66	0.30	17.58	80.78	8.76	19.34					
NASB	MO	NASDAQ	21.300	25.750	12.760	-10.32	16.71	2.32	110.59	0.53	9.26	177.80	19.26	10.65					
PFSI	MO	OTC BB	20.450	20.500	10.110	54.34	57.43	0.56	172.44	0.30	37.87	94.02	11.86	40.90					
PULB	MO	NASDAQ	19.401	20.400	13.250	0.01	-0.51	1.44	106.21	0.30	14.16	171.99	18.27	14.92					
SMBC	MO	NASDAQ	18.850	19.930	13.650	1.89	10.23	1.69	218.00	0.50	11.28	95.35	8.65	11.29					
EFBC	MT	NASDAQ	14.180	16.600	13.850	-13.80	-0.53	0.36	134.48	0.46	39.39	75.75	10.54	118.17					
CDLC	NC	OTC BB	32.000	32.000	26.000	1.39	2.89	0.90	200.13	0.66	35.56	105.93	15.99	35.56					
COOP	NC	NASDAQ	14.499	16.000	9.500	-3.28	26.08	1.28	163.24	0.20	11.51	120.42	8.88	13.06					
KSAV	NC	OTC BB	18.000	18.000	12.000	12.50	7.78	1.26	145.08	0.84	14.63	120.89	12.41	17.48					
MTUC	NC	OTC BB	10.700	11.000	6.200	1.90	3.88	0.55	197.69	0.27	19.45	45.69	5.41	26.75					
SSFC	NC	NASDAQ	7.250	8.000	6.010	-3.33	0.83	0.41	67.62	0.40	17.68	95.52	10.72	17.68					
CFB	NE	NYSE	27.900	30.030	21.100	-5.58	8.56	2.14	261.64	0.32	13.10	169.40	9.91	14.68					
NHTB	NH	NASDAQ	18.950	19.600	13.870	-0.26	16.12	1.72	251.42	0.64	11.02	124.43	7.54	11.15					
FNSW	NJ	OTC BB	15.250	15.250	10.650	1.67	22.00	0.57	203.59	0.00	28.75	97.76	7.49	37.20					
FSLA	NJ	NASDAQ	14.300	15.140	10.950	-1.45	10.00	0.86	72.56	0.30	16.82	192.46	19.71	16.82					
FMCO	NJ	NASDAQ	12.010	12.700	7.100	11.72	20.10	0.94	154.13	0.12	12.91	149.94	7.79	13.05					
OCFC	NJ	NASDAQ	21.490	24.000	15.333	-2.20	15.99	1.48	118.76	0.59	16.16	217.51	18.09	15.03					
PBCI	NJ	NASDAQ	15.870	17.225	11.650	-2.19	18.43	1.15	107.21	0.73	13.80	169.01	14.80	13.80					
PFSB	NJ	NASDAQ	26.800	27.750	18.250	-0.74	12.65	1.92	248.93	0.22	14.97	164.01	10.77	14.97					

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AABC	Access Anytime Bancorp Inc.	NM	NASDAQ	9.150	9.500	6.500	4.57	11.86	1.12	123.44	0.00	8.47	96.83	7.41	8.47			
GUPB	GFSB Bancorp Inc.	NM	NASDAQ	14.900	15.000	12.300	-0.60	-0.67	1.62	176.71	0.38	9.49	107.50	8.43	9.55			
AF	Astoria Financial Corp.	NY	NYSE	34.750	35.160	24.425	6.37	14.31	2.53	245.43	0.65	13.96	207.96	14.16	13.96			
CNY	Carver Bancorp Inc.	NY	AMEX	12.000	13.200	8.150	0.84	11.52	1.98	195.63	0.05	6.35	80.54	6.13	9.66			
DCOM	Dime Community Bancshares Inc.	NY	NASDAQ	22.000	26.800	12.756	-9.80	10.07	1.46	108.20	0.37	15.94	230.37	20.33	16.06			
ESBK	Elmira Savings Bank	NY	NASDAQ	29.500	29.700	20.500	10.78	16.83	2.60	326.59	0.70	11.43	129.16	9.03	11.99			
FLBC	Finger Lakes Bancorp Inc.	NY	NASDAQ	13.200	13.780	9.490	-1.49	20.00	0.70	112.34	0.24	18.88	119.67	11.75	22.00			
FFIC	Flushing Financial Corp.	NY	NASDAQ	18.260	20.830	13.710	-5.14	8.37	1.31	114.90	0.32	14.73	184.44	15.89	14.73			
GPT	GreenPoint Financial Corp.	NY	NYSE	49.340	51.600	30.230	-1.12	11.98	5.13	210.47	1.00	NM	257.65	23.44	10.05			
HRBT	Hudson River Bancorp	NY	NASDAQ	25.150	26.100	16.150	3.67	9.11	1.42	165.13	0.35	18.22	150.96	15.23	NA			
ICBC	Independence Comm. Bank Corp.	NY	NASDAQ	28.690	34.740	17.000	-12.53	2.17	1.87	136.97	0.38	16.03	188.75	20.95	16.12			
NYCB	New York Community Bancorp	NY	NASDAQ	27.350	31.633	16.250	-8.41	-6.30	1.39	90.72	0.59	19.68	271.60	30.15	18.61			
PBKO	Peoples Bancorp Inc.	NY	OTC BB	21.000	22.000	17.950	0.00	5.00	1.36	219.16	0.05	16.41	89.97	9.58	21.43			
RSLN	Roslyn Bancorp Inc.	NY	NASDAQ	23.020	24.150	15.620	-0.43	15.56	1.49	110.92	0.48	16.33	358.57	20.75	15.99			
SIB	Staten Island Bancorp Inc.	NY	NYSE	18.320	22.720	11.275	-13.71	-0.43	1.33	99.73	0.35	13.88	208.31	18.37	13.98			
TRYF	Troy Financial Corp.	NY	NASDAQ	26.190	27.920	16.724	1.51	-2.76	1.27	110.59	0.42	21.64	162.27	23.68	21.83			
WSBI	Warwick Community Bancorp	NY	NASDAQ	26.280	28.600	16.100	8.87	10.48	1.58	156.04	0.39	16.94	170.08	16.83	16.31			
ASBP	ASB Financial Corp.	OH	NASDAQ	10.500	11.800	8.750	-0.47	-1.87	0.81	92.29	0.48	13.29	107.69	11.38	13.84			
CAFI	Camco Financial Corp.	OH	NASDAQ	14.400	15.150	10.000	1.41	11.63	1.19	131.17	0.49	12.31	119.01	10.98	11.43			
CIBI	Community Investors Bancorp	OH	NASDAQ	10.010	12.970	8.150	-8.58	3.09	1.15	104.15	0.30	9.02	91.83	9.61	9.18			
FFDF	FFD Financial Corp.	OH	NASDAQ	13.700	14.950	9.510	5.38	12.76	1.00	105.23	0.37	13.84	102.93	13.02	14.42			
FDEF	First Defiance Financial	OH	NASDAQ	18.900	20.800	12.780	2.16	16.31	0.73	164.87	0.50	9.45	115.03	11.46	26.25			
FFBZ	First Federal Bancorp Inc.	OH	NASDAQ	6.800	8.340	5.510	-9.83	-3.41	0.81	72.22	0.19	8.07	109.32	9.42	8.83			
FFFB	First Federal Fintl Bncp Inc.	OH	OTC BB	15.000	15.500	11.000	6.31	-1.64	0.85	155.70	0.28	17.65	75.15	9.63	17.65			
FFHS	First Franklin Corp.	OH	NASDAQ	12.500	14.750	9.300	-3.85	11.11	0.59	173.86	0.30	21.19	91.78	7.20	21.55			
FNFI	First Niles Financial Inc.	OH	NASDAQ	15.300	15.750	10.500	8.82	15.38	0.68	63.09	0.48	23.18	134.33	24.25	27.32			
FPFC	First Place Financial Corp.	OH	NASDAQ	17.750	18.320	12.000	0.23	5.03	1.21	115.37	0.50	14.92	136.96	15.39	15.43			
GCFC	Grand Central Financial Corp.	OH	NASDAQ	10.900	11.360	8.500	0.93	7.92	0.39	66.28	0.33	27.95	103.81	16.44	23.70			
HCFC	Home City Financial Corp.	OH	NASDAQ	11.171	13.600	10.300	-2.44	-1.14	0.78	188.08	0.44	15.52	75.38	6.00	23.27			
IDVB	Home Loan Financial Corp.	OH	NASDAQ	12.850	13.250	9.850	-1.15	18.87	1.01	76.29	0.46	13.11	109.18	16.84	13.25			
HLVC	Indian Village Bancorp Inc.	OH	OTC BB	15.750	15.750	11.150	0.00	18.87	1.25	207.04	0.34	12.70	70.44	7.61	15.59			
LWFH	Lawrence Financial Holdings	OH	OTC BB	16.750	18.050	12.250	-2.90	-5.90	0.81	178.19	0.14	20.94	82.03	9.40	21.47			
LNXC	Lenox Bancorp Inc.	OH	OTC BB	10.150	13.000	7.500	-7.73	25.77	-0.93	167.04	0.00	NM	66.12	6.08	NM			
METF	Metropolitan Financial Corp.	OH	NASDAQ	3.680	4.700	2.280	-3.16	36.31	-0.37	97.87	0.00	NM	91.77	3.76	NM			

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PCBI	OH	NASDAQ	21.990	22.730	13.000	5.97	8.59	1.14	191.71	0.00	19.29	135.57	11.47	NM
POHF	OH	OTC BB	3.350	4.730	2.900	0.00	1.52	0.36	29.43	0.07	9.85	110.93	11.38	9.85
PSFC	OH	NASDAQ	11.660	12.200	9.450	6.48	8.47	0.48	93.65	0.34	24.29	100.69	12.45	24.29
PFOH	OH	OTC BB	19.000	19.000	14.500	9.38	9.83	1.77	121.68	0.86	10.73	100.11	15.62	10.73
PVFC	OH	NASDAQ	11.220	14.500	9.300	-10.24	2.94	1.36	131.27	0.29	8.50	114.72	8.55	8.50
UCFC	OH	NASDAQ	8.600	9.070	6.180	6.04	10.68	0.55	54.43	0.30	16.88	116.22	15.80	16.54
WOFB	OH	NASDAQ	19.480	21.050	17.150	-7.19	-1.38	1.04	195.13	1.00	18.73	81.85	9.98	18.55
WFI	OH	AMEX	10.250	10.750	8.200	3.54	2.50	1.02	109.59	0.35	10.35	119.46	9.35	11.52
KFBI	OR	NASDAQ	16.390	16.750	11.910	2.12	21.41	0.83	212.33	0.52	19.99	95.40	7.72	30.35
OTFC	OR	NASDAQ	19.120	19.700	14.450	1.43	3.91	1.40	133.96	0.37	12.58	105.05	14.27	13.46
CMSB	PA	NASDAQ	28.300	29.100	16.450	1.25	20.12	1.65	176.24	0.59	17.69	196.66	16.06	17.69
ESBF	PA	NASDAQ	12.770	13.480	9.110	4.67	10.09	1.16	178.94	0.40	11.93	117.80	7.22	12.28
FSBI	PA	NASDAQ	18.450	19.450	13.546	2.50	14.99	1.75	258.31	0.40	10.92	114.10	7.14	11.53
FBBC	PA	NASDAQ	17.000	18.110	13.260	-2.02	14.48	1.63	182.71	0.48	10.69	118.30	9.30	10.69
FKFS	PA	NASDAQ	16.580	18.250	13.010	-8.90	8.22	1.33	245.48	0.34	13.16	112.33	6.75	13.26
GAF	PA	AMEX	19.000	19.750	14.860	4.63	10.14	1.01	162.03	0.72	19.00	106.32	11.73	19.59
HARL	PA	NASDAQ	21.000	21.650	15.650	-2.33	3.61	1.80	258.59	0.50	11.80	131.66	8.12	11.80
LARL	PA	NASDAQ	20.300	21.120	16.070	-1.46	6.01	1.64	135.28	0.71	13.01	148.99	15.01	13.27
NTNY	PA	OTC BB	12.550	19.000	8.136	0.40	9.61	0.34	124.49	0.00	38.03	156.29	10.08	39.22
NEP	PA	AMEX	17.400	18.000	12.250	7.08	7.27	1.15	192.59	0.40	15.82	105.97	9.03	16.73
PVSA	PA	NASDAQ	26.880	30.550	21.150	-0.45	9.71	2.39	283.91	0.72	11.44	154.39	9.47	14.93
PHSB	PA	NASDAQ	14.450	14.500	10.186	6.25	4.33	NA	94.37	NA	NA	95.25	15.31	NA
PHFC	PA	NASDAQ	14.060	14.600	11.000	2.40	15.82	0.38	295.15	0.36	39.06	93.67	4.76	36.05
PRBC	PA	NASDAQ	13.561	13.730	8.000	0.08	0.68	-0.11	180.98	0.00	NM	122.95	7.49	NM
PFNC	PA	NASDAQ	10.000	10.400	5.600	9.29	16.96	0.18	125.90	0.06	62.50	114.16	7.94	NM
RSVB	PA	OTC BB	12.880	13.000	11.300	-0.16	NA	NA	NA	NA	NA	NA	NA	NA
SFSH	PA	OTC BB	15.000	15.250	11.000	0.00	5.26	0.41	106.80	0.70	37.50	101.63	14.04	NM
SOV	PA	NYSE	15.380	15.900	8.130	7.55	17.32	0.72	139.44	0.10	22.62	166.63	11.03	15.69
SELO	PA	OTC BB	20.000	20.000	11.500	0.00	17.65	0.62	177.03	0.17	35.09	111.36	11.30	37.74
THRD	PA	NASDAQ	23.680	24.850	16.450	-4.32	5.20	2.31	265.41	0.59	11.17	100.30	8.92	13.38
THTL	PA	NASDAQ	12.760	13.150	7.500	6.49	7.23	0.58	113.17	0.31	22.00	98.61	11.27	23.20
USAB	PA	OTC BB	0.521	1.070	0.100	13.26	73.67	-1.43	43.59	0.00	NM	434.17	1.20	NM
WYPT	PA	NASDAQ	18.738	19.620	11.640	3.46	14.60	1.13	138.77	0.36	16.88	151.23	13.50	17.65
WGBC	PA	NASDAQ	11.700	12.370	5.307	-0.43	23.23	NA	NA	NA	NA	NA	NA	NA

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AS OF JUNE 7, 2002

		PER SHARE						PRICING RATIOS					
		Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)
WVFC	WVS Financial Corp.	15.910	17.450	13.100	0.51	-0.25	1.72	144.73	0.64	9.30	144.37	10.99	9.30
CFCP	Coastal Financial Corp.	12.290	14.400	7.473	22.90	31.87	0.99	75.50	0.20	13.66	222.64	16.28	13.07
DFBS	DutchFork Bancshares Inc.	23.600	27.000	20.000	-10.61	8.26	1.86	232.08	0.00	13.04	81.16	10.17	17.74
FCPB	First Capital Bancshares Inc.	7.000	10.750	5.000	0.00	-17.65	-0.61	51.89	0.00	NM	104.95	13.49	NM
FFCH	First Financial Holdings Inc.	30.500	30.550	20.700	2.18	13.81	1.96	171.15	0.65	16.14	248.17	17.82	16.14
PEDE	Great Pee Dee Bancorp Inc.	12.400	13.000	10.000	-1.98	1.22	0.69	70.47	0.44	18.24	85.99	17.60	16.24
SFDL	Security Federal Corp.	33.500	NA	NA	NA	NA	1.43	218.99	0.08	23.93	219.38	15.30	26.80
UFBS	Union Financial Bchs Inc.	12.950	14.000	9.000	-7.50	20.47	0.78	155.68	0.40	17.50	102.61	8.32	18.24
HFFC	HF Financial Corp.	13.000	14.850	10.860	0.78	4.42	1.19	210.24	0.44	11.11	85.87	6.18	12.36
SFBK	SFB Bancorp Inc.	16.800	17.000	12.350	5.00	28.93	1.03	98.57	0.45	16.31	82.88	17.04	16.31
UTBI	United Tennessee Bankshares	10.260	11.750	8.390	-4.56	6.32	1.00	79.71	0.00	10.26	93.70	12.87	10.26
BAFI	BancAffiliated Inc.	13.000	13.000	10.000	23.81	30.00	NA	180.76	0.00	NA	71.43	7.19	NA
BCSF	Bryan-College Station Finl HC	5.000	5.000	5.000	0.00	0.00	-1.15	174.16	0.00	NM	446.43	2.87	NM
CBCB	CBCB Bancshares Inc.	24.450	24.450	12.100	3.27	97.02	1.06	121.14	0.00	23.07	123.80	20.18	28.76
CBSA	Coastal Bancorp Inc.	29.780	40.000	26.000	-10.70	-6.18	3.08	422.86	0.48	10.16	135.92	7.04	10.23
ETFS	East Texas Financial Services	11.100	13.000	8.760	1.74	-7.65	1.24	182.11	0.20	9.02	69.64	6.10	11.44
HRGB	Heritage Bancshares	12.560	12.650	11.000	2.95	8.74	NA	83.71	NA	NA	77.06	15.00	NA
JXVL	Jacksonville Bancorp Inc.	25.150	26.300	17.250	1.21	14.58	2.68	225.10	0.50	9.94	122.74	11.17	9.94
BFSB	Bedford Bancshares Inc.	18.000	18.619	10.300	8.17	31.29	1.36	119.45	0.45	13.74	155.98	15.07	13.85
CFFC	Community Financial Corp.	12.150	13.250	9.900	1.25	6.95	1.13	113.92	0.32	10.75	104.11	10.67	10.75
GAFC	Greater Atlantic Financial	6.250	6.700	4.000	0.00	2.29	0.12	143.39	0.00	52.08	86.21	4.36	104.17
EVRT	EverTrust Financial Group Inc.	18.300	19.250	11.600	1.67	4.57	0.97	130.70	0.43	19.47	101.95	14.00	19.47
FMSB	First Mutual Bancshares Inc.	15.750	16.489	10.682	4.30	28.81	1.40	132.04	0.22	11.58	153.06	11.93	12.30
HFWA	Heritage Financial Corp.	15.770	15.840	10.300	7.44	28.11	1.03	80.02	0.43	15.77	149.90	19.71	15.77
HRZB	Horizon Financial Corp.	14.500	14.850	9.500	3.57	12.40	1.15	89.70	0.48	12.72	124.04	16.16	12.95
RVSB	Riverview Bancorp Inc.	14.240	14.650	9.900	5.48	12.13	1.06	87.95	0.44	13.43	118.27	16.19	15.15
STSA	Sterling Financial Corp.	19.730	23.100	10.372	-5.70	11.35	1.61	258.54	0.00	12.57	134.31	7.69	13.70
TSBK	Timberland Bancorp Inc.	17.330	17.450	13.550	4.08	12.53	1.44	89.99	0.43	12.29	106.25	19.26	12.47
WFSL	Washington Federal Inc.	26.040	27.560	19.464	-1.70	-0.04	2.08	110.97	0.87	12.58	184.03	23.47	12.84
WM	Washington Mutual Inc.	37.080	42.990	26.520	-2.45	8.55	3.43	282.69	0.94	8.78	195.47	13.12	12.48
ABCW	Anchor BanCorp Wisconsin	22.260	23.240	13.780	-1.37	14.15	1.59	140.47	0.32	14.36	201.81	15.85	14.55
FTFC	First Federal Capital Corp	20.700	21.570	13.800	0.49	20.42	1.58	130.31	0.48	13.18	213.84	15.88	13.10
STFR	St. Francis Capital Corp.	23.860	25.340	19.750	-3.52	4.79	2.14	238.08	0.50	11.64	139.78	10.02	12.17
AFBC	Advance Financial Bancorp	17.170	17.170	11.500	4.38	15.62	1.63	220.94	0.44	9.28	91.14	7.77	10.73

THRIFT STOCK PRICES AND PRICING RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)

AS OF JUNE 7, 2002

			PER SHARE							PRICING RATIOS				
	State	Exchange	Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)
SVBC	WV	OTC BB	17.700	19.250	13.850	-0.28	0.57	0.58	86.28	0.40	31.61	90.35	20.51	31.61
CRZY	WY	NASDAQ	14.270	18.500	12.000	1.42	1.21	0.26	90.62	0.48	54.88	84.29	15.75	54.88
ALL THRIFTS														
AVERAGE			18.548	19.789	13.043	0.86	11.24	1.28	167.31	0.37	16.93	125.82	11.88	17.37
MEDIAN			17.150	18.130	12.075	0.50	10.07	1.25	155.89	0.36	13.98	111.36	11.17	14.15
HIGH			69.020	70.900	45.020	54.34	97.02	5.60	434.36	4.40	83.39	446.43	30.15	118.17
LOW			0.521	1.070	0.100	-26.30	-25.00	-4.24	27.23	0.00	6.35	45.69	1.20	0.01
AVERAGE FOR STATE														
NE			27.900	30.030	21.100	-5.58	8.56	2.14	281.64	0.32	13.10	169.40	9.91	14.68
AVERAGE BY REGION														
MIDWEST			16.527	17.673	12.316	1.04	8.73	1.17	157.28	0.42	16.27	105.99	11.50	16.30
NEW ENGLAND			25.275	26.557	16.417	0.88	13.60	1.71	198.37	0.49	15.48	152.60	13.28	14.34
MID ATLANTIC			18.744	20.107	12.860	0.62	12.41	1.28	166.94	0.34	18.65	150.92	12.31	18.78
SOUTHEAST			15.881	16.617	10.745	-0.64	10.03	0.81	137.78	0.28	20.78	127.18	12.03	21.49
SOUTHWEST			16.351	17.307	12.523	4.37	14.22	1.30	181.13	0.25	12.71	113.39	9.66	13.40
WEST			24.115	26.143	16.041	0.14	15.65	1.83	202.51	0.29	15.58	134.64	12.53	19.06
AVERAGE BY EXCHANGE														
NYSE			33.109	36.200	21.288	-1.09	14.60	2.83	242.43	0.37	13.34	189.47	13.37	12.98
AMEX			21.079	21.896	14.440	2.79	14.83	1.54	196.37	0.45	13.86	115.67	11.09	14.42
NASDAQ			18.035	19.320	12.758	0.38	10.81	1.25	159.00	0.37	17.19	126.60	12.33	17.69
OTC			15.055	16.150	11.051	2.53	11.35	0.77	161.19	0.33	18.95	100.79	10.18	19.13
Pink Sheets			19.650	16.500	13.878	0.68	0.37	1.04	191.05	0.22	15.15	189.32	10.00	18.16

KEY FINANCIAL DATA AND RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)

AS OF JUNE 7, 2002

	State	ASSETS AND EQUITY				PROFITABILITY				CAPITAL ISSUES			
		Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	Total Equity (\$000)	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
AKPB	AK	141,347	13,274	NA	NA	0.50	0.56	5.77	6.46	07/01/99	OTC BB	623,132	9.66
SRN	AL	107,382	17,430	17,396	17,396	0.62	NA	3.55	NA	10/05/95	AMEX	1,006,498	13.19
SZB	AL	142,812	13,315	12,780	12,780	-0.33	-0.15	-3.36	-1.55	02/14/95	AMEX	820,569	10.46
FFBH	AR	691,138	71,877	71,877	71,877	0.88	0.92	8.34	8.66	05/03/96	NASDAQ	3,017,359	73.24
HCBB	AR	281,985	30,439	30,289	30,289	0.48	0.48	4.24	4.23	05/07/97	NASDAQ	1,783,369	24.52
PFSL	AR	516,171	44,412	29,632	29,632	0.38	NA	4.07	NA	04/01/98	NASDAQ	4,456,280	44.25
SUFI	AR	1,752,344	120,957	64,697	64,697	NA	NA	NA	NA	02/04/99	NASDAQ	8,600,628	157.99
BYFC	CA	181,986	14,916	14,916	14,916	0.47	0.47	5.72	5.72	01/09/98	NASDAQ	910,538	12.84
DSL	CA	10,913,001	767,622	764,583	764,583	1.21	1.20	18.72	18.57	01/01/71	NYSE	28,213,048	1440.28
FED	CA	4,566,455	337,337	328,531	328,531	1.09	1.09	18.16	16.16	12/18/83	NYSE	17,259,271	483.68
GSB	CA	54,088,675	2,694,160	2,054,484	2,054,484	0.75	0.73	18.25	17.85	NA	NYSE	135,948,853	5059.54
GDW	CA	59,347,754	4,461,712	4,461,712	4,461,712	1.49	1.43	21.09	20.29	05/28/59	NYSE	155,011,562	10687.10
HTHR	CA	1,863,253	126,549	126,549	126,549	1.08	1.09	17.15	17.34	NA	NASDAQ	5,378,974	160.19
NDE	CA	7,167,269	884,161	848,824	848,824	1.86	1.83	17.33	17.08	NA	NYSE	60,530,950	NA
ITLA	CA	1,404,873	141,485	141,417	141,417	1.31	1.31	13.18	13.18	10/24/95	NASDAQ	5,805,292	172.88
LFCO	CA	257,706	8,418	8,418	8,418	-2.00	-1.93	-50.70	-48.82	06/25/97	NASDAQ	1,333,572	5.07
MBBC	CA	542,225	51,773	50,429	50,429	0.83	0.81	8.89	8.69	02/15/95	NASDAQ	3,483,718	62.18
PFB	CA	3,042,932	284,077	282,787	282,787	1.19	1.19	12.80	12.80	03/29/98	NYSE	13,058,784	437.73
PROV	CA	1,041,615	101,777	101,750	101,750	0.86	0.85	9.69	9.58	06/28/98	NASDAQ	3,707,171	123.26
QCBC	CA	1,451,422	122,101	121,576	121,576	1.44	1.47	17.57	17.88	12/30/93	NASDAQ	5,246,967	189.19
UPFC	CA	738,232	77,770	77,770	77,770	1.59	1.56	11.87	11.68	04/24/98	NASDAQ	15,571,400	108.22
WES	CA	10,812,533	611,874	NA	NA	0.58	0.55	9.54	9.43	05/01/96	NYSE	39,113,618	1189.63
HCBC	CO	170,288	15,787	15,787	15,787	0.99	0.99	10.35	10.35	12/10/97	NASDAQ	805,409	17.83
MTXC	CO	1,570,227	72,625	72,625	72,625	0.54	0.49	12.61	11.49	10/18/98	NASDAQ	6,453,244	81.49
ANE	CT	396,916	22,115	NA	NA	0.81	0.96	13.63	16.12	12/19/98	AMEX	2,574,272	36.04
AMFH	CT	2,834,684	460,803	359,831	359,831	1.32	NA	6.51	NA	11/30/99	NASDAQ	23,252,124	670.40
SBMC	CT	2,458,189	240,438	208,812	208,812	0.72	0.90	6.31	7.83	03/02/00	NASDAQ	11,249,828	354.37
NMIL	CT	613,668	50,614	41,381	41,381	1.03	1.03	12.02	12.02	02/01/98	NASDAQ	4,382,242	92.25
WBST	CT	12,342,100	1,011,492	694,890	694,890	1.25	1.17	14.74	13.89	12/12/98	NASDAQ	48,879,355	1863.81
IFSB	DC	258,938	22,131	22,131	22,131	-0.30	0.09	-3.44	1.07	06/08/85	NASDAQ	1,411,383	15.95
WSFS	DE	1,868,065	108,292	107,334	107,334	1.24	1.34	22.41	24.10	11/26/98	NASDAQ	9,116,542	215.08
BBX	FL	5,595,321	443,436	328,357	328,357	0.78	0.81	10.62	10.98	11/29/83	NYSE	58,208,711	573.51
BKUNA	FL	5,631,193	308,898	280,545	280,545	0.50	0.47	8.92	8.34	12/11/85	NASDAQ	25,096,702	419.98

KELLER & COMPANY
Dublin, Ohio
614-766-1426

KEY FINANCIAL DATA AND RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)
AS OF JUNE 7, 2002

	State	ASSETS AND EQUITY				PROFITABILITY				CAPITAL ISSUES			
		Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)	
FDTR	FL	307,049	19,312	19,312	0.57	0.54	8.70	8.33	12/12/97	NASDAQ	5,492,782	20.87	
FFLC	FL	840,548	65,509	65,509	0.89	0.89	11.22	11.22	01/04/94	NASDAQ	3,572,415	95.39	
FFFL	FL	2,348,871	179,959	177,784	0.53	NA	6.79	NA	05/15/01	NASDAQ	15,790,056	319.79	
FFBK	FL	809,184	93,640	80,870	0.82	0.81	5.76	5.67	12/22/00	NASDAQ	5,449,294	108.81	
HARB	FL	1,924,613	230,438	227,060	1.50	1.49	11.87	11.79	03/19/98	NASDAQ	24,206,000	560.47	
EBSD	GA	1,148,807	83,783	83,783	0.15	0.24	2.24	3.56	04/01/86	NASDAQ	5,677,135	147.85	
EBDC	GA	95,885	7,353	6,412	-1.32	-1.32	-15.78	-15.78	04/01/98	OTC BB	1,707,916	2.82	
FGHC	GA	249,137	19,990	19,536	0.63	0.63	7.57	7.57	02/11/87	NASDAQ	7,751,712	29.46	
NTBK	GA	3,979,432	405,400	363,748	0.01	-0.10	0.06	-0.92	07/29/97	NASDAQ	48,736,452	557.27	
FFSX	IA	657,837	71,841	52,971	0.37	0.21	3.29	1.86	04/14/89	NASDAQ	4,278,304	59.00	
CASH	IA	585,858	42,182	38,779	0.33	0.32	4.14	3.98	09/20/93	NASDAQ	2,445,772	33.77	
HZFS	IA	88,718	9,156	9,156	1.20	1.05	12.36	10.77	06/30/94	OTC BB	751,462	7.59	
FFFD	IA	398,763	36,053	31,082	1.23	1.23	12.94	12.94	03/21/96	NASDAQ	1,663,280	46.26	
SFFC	IA	96,508	14,536	14,536	0.84	0.64	4.47	4.47	01/05/94	NASDAQ	1,266,870	13.51	
WBIO	IA	118,131	11,876	10,785	0.97	0.91	9.76	9.12	03/12/96	OTC BB	508,632	9.54	
FBNW	ID	307,840	27,813	27,813	0.82	0.78	8.47	8.02	07/02/97	NASDAQ	1,438,392	27.02	
AFBA	IL	84,775	9,918	9,918	NA	NA	NA	NA	12/31/01	OTC BB	608,350	7.27	
BNKP	IL	283,811	18,417	18,417	0.44	0.44	6.78	6.78	07/10/91	OTC BB	1,127,239	21.98	
BFFC	IL	219,628	28,466	28,466	0.50	0.33	3.91	2.58	12/20/98	NASDAQ	1,508,168	26.03	
CFSL	IL	365,770	76,737	NA	0.94	0.94	4.55	4.55	05/02/01	NASDAQ	4,144,785	74.40	
CFSB	IL	354,735	31,063	31,063	0.66	0.66	7.23	7.23	05/01/96	NASDAQ	1,488,638	27.81	
CLOV	IL	89,312	12,454	12,454	NA	NA	NA	NA	12/28/01	OTC BB	681,250	9.85	
ESDF	IL	84,266	12,588	12,588	0.86	0.49	5.63	3.23	11/01/91	Pink Sheet	292,649	8.93	
EFC	IL	704,158	69,922	69,922	0.81	0.80	7.74	7.71	04/07/98	AMEX	4,621,761	78.57	
FBCI	IL	685,661	48,382	48,382	1.04	1.00	13.91	13.37	12/15/93	NASDAQ	3,081,490	67.33	
FBTC	IL	195,874	27,534	27,534	0.96	0.96	7.00	7.00	04/19/01	NASDAQ	1,453,275	23.23	
FFBI	IL	242,915	43,954	43,954	0.74	0.68	3.95	3.60	09/28/00	NASDAQ	2,107,950	38.95	
FSFF	IL	435,464	73,724	NA	NA	NA	NA	NA	10/31/97	NASDAQ	4,137,611	89.91	
GTPS	IL	170,973	18,732	18,247	0.87	0.87	7.68	7.68	06/30/95	NASDAQ	855,477	19.30	
HMLK	IL	305,066	20,209	18,736	0.71	0.59	9.87	8.27	04/02/97	NASDAQ	973,186	26.51	
KNK	IL	531,554	41,316	36,931	0.73	0.67	8.72	8.07	01/06/93	AMEX	1,223,757	47.20	
MAFB	IL	5,617,850	450,212	346,593	1.16	1.15	14.95	14.77	01/12/90	NASDAQ	23,093,274	855.81	
MCPH	IL	151,092	10,099	10,099	0.49	0.49	7.30	7.30	06/30/93	OTC BB	363,975	7.37	

KEY FINANCIAL DATA AND RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)
AS OF JUNE 7, 2002

ASSETS AND EQUITY												PROFITABILITY				CAPITAL ISSUES			
	State	Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	Total	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)						
NBSI	IL	136,208	13,331	13,331	13,331	0.37	0.37	3.87	3.87	12/21/93	NASDAQ	1,164,035	14.65						
PFED	IL	241,076	27,340	27,340	27,340	0.71	0.59	6.27	5.21	08/12/96	NASDAQ	1,239,895	26.45						
UMBR	IL	521,203	17,073	17,073	17,073	-0.29	-0.34	-8.20	-9.77	NA	OTC BB	1,711,238	14.31						
WTWN	IL	61,022	4,248	4,248	4,248	0.23	0.23	3.05	3.05	03/01/95	OTC BB	204,287	2.46						
AMFC	IN	148,023	11,874	11,874	11,874	0.67	0.66	8.24	8.14	04/01/96	NASDAQ	861,063	9.63						
ASBI	IN	533,021	40,985	39,483	39,483	0.13	0.53	1.63	6.48	03/02/87	NASDAQ	3,147,463	45.64						
BRBI	IN	126,095	12,269	9,840	9,840	-1.55	-1.34	-16.14	-13.97	06/24/88	NASDAQ	1,549,913	7.83						
CITZ	IN	1,583,221	167,291	167,291	167,291	0.57	0.46	5.10	4.14	07/24/98	NASDAQ	13,401,696	186.98						
CSFC	IN	78,558	9,954	9,954	9,954	NA	NA	NA	NA	12/28/01	OTC BB	555,450	7.36						
FFWC	IN	236,745	21,894	20,804	20,804	0.89	0.86	9.26	8.96	04/05/93	NASDAQ	1,377,325	21.98						
FFED	IN	165,086	12,243	11,378	11,378	0.17	-0.30	2.60	-4.43	08/31/87	NASDAQ	6,061,915	15.15						
FBEI	IN	179,942	31,473	29,237	29,237	0.69	0.75	3.93	4.26	04/07/99	NASDAQ	1,787,636	26.40						
FCAP	IN	288,445	33,687	33,576	33,576	1.16	1.16	9.62	9.62	01/04/99	NASDAQ	2,546,629	41.28						
HFSK	IN	226,085	17,658	17,658	17,658	0.84	0.84	10.80	10.88	NA	Pink Sheet	1,854,000	22.71						
HBBI	IN	49,260	6,665	6,665	6,665	0.84	0.83	6.11	5.99	02/08/95	OTC BB	289,198	4.96						
HWEN	IN	67,678	6,268	6,268	6,268	0.78	0.77	8.78	8.72	07/02/96	NASDAQ	1,356,050	6.92						
LNCB	IN	498,436	84,404	82,034	82,034	0.83	0.83	4.75	4.74	12/30/98	NASDAQ	5,032,821	85.31						
LOGN	IN	141,736	16,942	16,942	16,942	1.04	1.04	8.07	8.07	06/14/95	NASDAQ	999,845	15.52						
LSBI	IN	292,248	23,940	23,940	23,940	0.81	0.81	10.08	10.07	02/03/95	NASDAQ	1,378,848	25.85						
MFBC	IN	421,594	34,618	34,618	34,618	0.60	0.61	7.30	7.40	03/25/94	NASDAQ	1,338,839	32.42						
MFSF	IN	765,635	105,668	104,659	104,659	1.07	1.06	7.21	7.19	12/30/99	NASDAQ	6,325,078	125.24						
NEIB	IN	230,374	26,117	26,117	26,117	0.81	0.81	7.27	7.27	06/28/95	NASDAQ	1,532,979	22.99						
NWIN	IN	450,268	36,231	36,231	36,231	1.17	1.14	14.00	13.63	NA	OTC BB	2,733,940	62.88						
PFDC	IN	486,073	59,185	56,039	56,039	1.09	1.08	9.00	8.94	07/07/87	NASDAQ	3,484,190	65.14						
PBNC	IN	121,370	28,050	28,050	28,050	0.55	0.71	3.57	4.60	10/12/01	NASDAQ	1,551,293	23.27						
RIVR	IN	198,511	18,331	NA	NA	1.14	1.13	11.90	11.83	12/20/96	NASDAQ	810,251	21.47						
SFBI	IN	200,172	36,243	36,243	36,243	0.51	0.60	2.77	3.27	01/05/00	NASDAQ	1,865,256	37.31						
SOBI	IN	137,273	13,122	13,122	13,122	0.19	0.06	1.89	0.84	03/31/95	NASDAQ	871,982	9.37						
UCBC	IN	275,617	38,238	38,238	38,238	1.24	1.40	5.72	6.45	12/29/97	NASDAQ	2,443,897	36.54						
FFOL	KS	54,445	12,480	12,480	12,480	0.86	0.86	3.49	3.49	04/12/00	OTC BB	513,726	11.97						
FFSL	KS	153,227	14,824	14,824	14,824	1.44	0.99	15.34	10.58	10/08/93	NASDAQ	959,279	16.04						
FKAN	KS	154,219	15,625	15,584	15,584	0.33	0.38	2.97	3.42	06/29/98	NASDAQ	911,603	12.35						
CKFB	KY	144,078	13,077	11,977	11,977	0.86	0.86	9.04	9.04	01/04/95	NASDAQ	695,631	12.79						

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		Total Assets (\$000)	Total Equity (\$000)	Total Tang. Equity (\$000)	ROAA (%)	Core ROAA (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
FFKY	First Federal Financial Corp.	640,457	58,123	49,531	1.18	1.18	12.88	07/15/87	NASDAQ	3,758,508	87.02
FKKY	Frankfort First Bancorp Inc.	143,192	18,142	18,142	0.97	0.97	7.88	07/10/95	NASDAQ	1,246,108	22.43
HFFB	Harrodsburg First Fin Bancorp	141,532	22,196	21,839	0.45	0.45	2.70	10/04/85	NASDAQ	1,343,416	15.66
HFBC	HopFed Bancorp Inc.	297,492	43,795	43,795	0.85	1.22	5.17	02/09/88	NASDAQ	3,630,758	44.84
KYF	Kentucky First Bancorp Inc.	79,414	12,285	12,285	1.16	1.16	6.99	08/29/95	AMEX	925,328	13.14
ANA	Acadiana Bancshares Inc.	312,475	26,638	26,638	0.69	0.69	8.18	07/16/96	AMEX	1,160,414	30.56
ALGC	Algiers Bancorp Inc.	50,953	6,615	6,615	-1.01	-1.01	-7.51	07/09/98	OTC BB	506,348	4.43
FPBF	FPB Financial Corp.	72,818	7,122	7,122	0.69	0.69	6.73	07/01/89	OTC BB	320,155	5.78
GLBP	Globe Bancorp Inc.	33,042	5,868	5,868	0.31	0.25	1.88	07/10/01	OTC BB	304,175	3.81
GSLA	GS Financial Corp.	190,097	35,273	35,273	0.69	0.68	3.73	04/01/87	NASDAQ	1,650,462	29.66
HSTD	Homestead Bancorp Inc.	127,342	12,097	12,097	0.47	0.46	4.82	07/20/88	NASDAQ	924,846	10.87
IBLB	IBL Bancorp Inc.	31,113	4,173	4,173	0.87	0.87	7.07	10/01/98	OTC BB	210,870	2.68
TSH	Teche Holding Co.	506,924	53,091	53,091	1.16	1.13	10.73	04/18/95	AMEX	2,373,087	60.86
ABBK	Abington Bancorp Inc.	849,303	38,576	36,371	0.52	0.67	10.59	06/10/86	NASDAQ	3,184,000	63.69
BYS	Bay State Bancorp	528,715	55,031	55,031	1.11	1.07	10.50	03/30/88	AMEX	1,648,541	82.84
BHL	Berkshire Hills Bancorp Inc.	1,034,639	137,512	127,095	0.83	0.68	5.95	06/28/00	AMEX	6,273,740	145.32
BFD	BostonFed Bancorp Inc.	1,459,760	94,766	76,990	0.67	0.64	10.30	10/24/95	AMEX	4,483,003	134.42
CEBK	Central Bancorp Inc.	432,847	38,915	36,811	0.60	0.54	6.78	10/24/86	NASDAQ	1,650,784	49.60
FCB	Falmouth Bancorp Inc.	147,639	17,197	17,197	1.11	1.10	9.27	03/28/86	AMEX	914,747	27.44
FESX	First Essex Bancorp Inc.	1,671,551	127,848	111,571	1.10	1.10	14.42	08/04/87	NASDAQ	7,602,776	244.20
FAB	FIRSTFED AMERICA BANCORP INC	2,294,448	155,347	99,568	0.63	0.65	9.65	01/15/97	AMEX	8,116,118	202.74
HIFS	Hingham Instit. for Savings	397,084	34,448	34,448	1.43	1.43	15.92	12/20/88	NASDAQ	2,057,250	62.75
IPSW	Ipswich Bancshares Inc.	324,498	15,386	15,386	0.87	0.98	17.87	05/28/93	NASDAQ	1,934,474	39.44
LSBX	LSB Corp.	439,024	54,509	54,509	0.78	0.78	6.32	05/02/86	NASDAQ	4,382,243	60.04
MAFN	Massachusetts Fincorp Inc.	123,864	10,038	10,038	0.80	0.77	9.64	12/23/98	OTC BB	525,384	15.29
MASB	MASSBANK Corp.	988,855	114,746	113,656	1.11	0.80	9.33	05/28/86	NASDAQ	4,738,973	149.01
MFLR	Mayflower Co-operative Bank	176,341	14,782	14,681	0.84	0.81	10.14	12/23/87	NASDAQ	1,352,622	20.09
MDBK	Medford Bancorp Inc.	1,446,167	111,506	110,219	1.04	0.94	12.48	03/18/86	NASDAQ	7,795,152	226.06
MYST	Mystic Financial Inc.	325,596	24,010	24,010	0.36	0.55	3.94	01/09/88	NASDAQ	1,508,468	26.37
PORT	Port Financial Corp.	1,234,541	119,590	119,590	1.06	0.90	8.79	04/12/00	NASDAQ	5,843,706	197.48
SCFS	Seacoast Financial Services	3,450,412	309,329	273,264	1.01	0.98	10.95	11/20/98	NASDAQ	24,238,886	538.98
WRNB	Warren Bancorp Inc.	460,792	43,014	43,014	1.51	1.48	16.75	07/09/86	NASDAQ	7,398,311	84.63
WRO	Woronoco Bancorp Inc.	694,400	69,937	68,027	0.68	0.67	6.19	03/19/99	AMEX	3,715,136	72.45

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		Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
BKMD	MD	142,862	14,232	14,232	0.52	0.59	5.68	6.41	NA	OTC BB	2,067,931	13.23
BUCS	MD	93,137	9,723	9,401	0.53	0.53	4.60	4.60	03/15/01	OTC BB	405,085	7.91
CECB	MD	124,416	12,360	10,180	0.63	0.63	6.62	6.62	11/10/94	OTC BB	635,420	11.76
EQSB	MD	470,402	28,904	28,904	0.67	0.67	11.61	11.61	09/10/93	NASDAQ	1,313,327	36.04
WSB	MD	315,163	30,389	30,389	1.25	1.02	12.22	10.03	08/03/88	AMEX	4,570,456	41.13
WHGB	MD	157,538	16,971	NA	0.27	0.27	2.64	2.60	04/01/98	NASDAQ	1,285,050	18.18
WPBC	MD	69,943	9,083	9,083	0.60	0.60	4.71	4.71	01/07/98	OTC BB	822,490	8.32
NBN	ME	439,448	33,590	32,266	0.85	0.78	11.71	10.78	08/19/87	AMEX	2,647,712	38.39
CTZN	MI	946,356	151,440	151,440	1.16	1.16	6.93	6.93	03/07/01	NASDAQ	9,050,373	186.43
FBC	MI	6,402,675	317,232	317,232	1.45	1.45	35.27	35.27	04/30/97	NYSE	28,968,692	607.68
MSBF	MI	108,049	16,048	14,096	1.73	1.75	10.53	10.67	02/06/95	NASDAQ	1,253,840	15.76
STBI	MI	282,592	27,902	22,793	1.03	1.03	10.38	10.38	11/10/88	NASDAQ	2,986,334	30.61
FFHH	MN	519,301	43,303	37,990	1.08	1.08	12.42	12.42	10/07/94	NASDAQ	2,284,214	50.53
HMNF	MN	718,781	73,282	68,827	0.81	0.89	8.02	8.85	06/30/94	NASDAQ	4,371,066	85.21
MIVI	MN	70,903	9,753	9,753	0.95	0.95	6.87	6.87	03/24/95	Pink Sheet	465,777	7.92
WEFC	MN	231,008	24,399	24,399	1.63	1.63	16.15	16.15	04/11/95	NASDAQ	1,193,492	26.43
CBES	MO	121,535	14,486	14,486	-0.42	-0.42	-4.02	-4.02	09/30/96	NASDAQ	875,805	12.17
FBSI	MO	255,877	24,404	23,760	0.72	0.72	6.66	6.66	12/22/93	NASDAQ	1,663,912	20.70
GFED	MO	394,252	45,647	45,597	0.91	0.82	6.89	6.28	12/31/97	NASDAQ	3,748,018	41.95
LXMO	MO	135,226	14,659	13,870	0.49	0.44	4.33	3.94	06/06/96	NASDAQ	765,452	11.84
NASB	MO	930,643	100,780	99,635	1.98	1.72	20.73	18.00	09/27/85	NASDAQ	8,415,342	179.35
PFSI	MO	71,898	9,070	9,070	0.30	0.27	2.29	2.08	04/01/99	OTC BB	416,952	8.55
PULB	MO	293,676	31,192	31,192	1.35	1.29	12.83	12.22	12/03/98	NASDAQ	2,765,125	53.30
SMBC	MO	263,183	23,766	20,333	0.83	0.83	8.74	8.72	04/13/94	NASDAQ	1,207,235	22.76
EFBC	MT	202,748	28,217	28,217	0.33	0.12	1.78	0.63	01/27/97	NASDAQ	1,507,843	21.38
CDLC	NC	139,920	21,120	21,120	0.37	0.37	2.68	2.68	12/31/97	OTC BB	699,156	22.37
COOP	NC	462,846	34,142	34,142	0.82	0.72	10.86	9.48	08/21/91	NASDAQ	2,835,447	41.11
KSAV	NC	165,273	16,964	16,964	0.88	0.74	8.58	7.19	12/30/93	OTC BB	1,139,213	20.55
MTUC	NC	71,660	8,491	7,601	0.28	0.20	2.31	1.66	06/29/93	OTC BB	362,488	3.88
SSFC	NC	212,180	23,820	23,820	0.55	0.55	4.82	4.85	10/03/96	NASDAQ	3,137,767	22.47
CFB	NE	12,746,573	745,494	555,677	0.80	0.70	13.35	11.71	12/31/84	NYSE	45,258,495	1264.03
NHTB	NH	487,694	29,535	17,583	0.69	0.68	11.85	11.71	05/22/86	NASDAQ	1,939,724	36.76
FNSW	NJ	73,468	5,631	5,631	0.28	0.20	3.34	2.46	09/30/98	OTC BB	360,866	5.50

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FSLA	2,194,261	224,812	219,613	1.26	1.24	11.34	11.19	04/09/98	NASDAQ	30,240,209	432.43
FMCO	1,032,575	53,656	53,656	0.67	0.67	12.36	12.31	12/14/88	NASDAQ	6,899,313	77.64
OCFC	1,722,499	143,295	141,629	1.10	1.18	12.89	13.78	07/03/98	NASDAQ	14,503,472	310.99
PBCI	550,502	48,243	48,243	1.12	1.12	12.49	12.49	11/14/89	NASDAQ	5,134,586	81.49
PFSB	1,843,287	116,493	110,972	0.78	0.78	12.16	12.16	07/15/94	NASDAQ	7,404,914	198.05
AABC	180,187	13,797	11,928	0.86	0.86	11.44	11.44	08/08/88	NASDAQ	1,459,865	13.36
GUPB	203,234	15,946	15,946	0.90	0.89	11.56	11.51	08/30/95	NASDAQ	1,150,108	17.14
AF	22,106,970	1,555,359	1,370,208	1.02	1.02	14.57	14.57	11/19/93	NYSE	90,073,751	3125.06
CNY	449,710	36,742	36,351	1.08	0.72	13.69	9.19	10/25/94	AMEX	2,298,788	27.59
DCOM	2,800,202	247,203	189,248	1.27	1.25	14.84	14.67	08/28/98	NASDAQ	25,879,886	569.90
ESBK	283,033	19,797	19,046	0.82	0.79	11.71	11.17	03/01/85	NASDAQ	866,639	25.57
FLFC	356,538	35,015	35,015	0.63	0.54	5.84	5.03	11/14/00	NASDAQ	3,173,807	41.89
FFFC	1,504,930	129,628	125,721	1.10	1.10	12.12	12.12	11/21/95	NASDAQ	13,098,196	239.22
GPPT	21,072,000	1,751,000	1,355,547	-1.31	2.33	-11.99	21.34	01/28/94	NYSE	100,119,484	4936.10
HRBT	2,508,807	230,917	161,270	1.03	NA	8.68	NA	07/01/98	NASDAQ	15,192,659	382.10
CBC	7,909,514	877,934	685,676	1.33	1.31	11.55	11.41	03/17/98	NASDAQ	57,746,878	1657.71
NYCB	9,270,374	996,162	315,050	1.64	1.73	16.46	17.40	11/23/93	NASDAQ	102,182,204	2953.06
PBKO	28,822	3,069	3,069	0.58	0.45	5.48	4.27	12/30/98	OTC BB	131,509	2.76
RSSLN	9,445,154	546,434	545,479	1.40	1.43	19.97	20.38	01/13/97	NASDAQ	85,153,797	1946.20
SIB	6,170,550	549,447	494,068	1.34	1.34	13.83	13.88	12/22/97	NYSE	61,874,940	1129.61
TRYF	1,116,759	162,999	131,755	1.07	1.05	7.03	6.93	03/31/99	NASDAQ	10,097,763	264.35
WSBI	778,437	77,034	74,269	0.92	0.95	9.74	10.07	12/23/97	NASDAQ	4,988,542	130.87
SBP	141,379	14,938	14,938	0.88	0.85	8.43	8.15	05/11/95	NASDAQ	1,531,858	16.23
CAFI	1,044,934	96,296	93,343	0.84	0.90	10.08	10.77	NA	NASDAQ	7,966,455	114.90
IBI	114,884	12,028	12,028	1.08	1.06	10.48	10.30	02/07/95	NASDAQ	1,103,038	11.04
FDF	130,138	16,457	16,457	0.91	0.88	7.34	7.07	04/03/98	NASDAQ	1,236,878	16.96
DEF	1,132,510	112,863	109,334	1.18	0.43	12.41	4.50	10/02/95	NASDAQ	6,869,000	129.82
FBZ	228,324	20,858	20,849	1.10	1.13	12.63	13.01	07/13/92	NASDAQ	3,161,549	22.15
FFB	69,273	8,881	8,881	0.52	0.52	4.17	4.17	06/04/98	OTC BB	444,904	6.65
FHS	282,125	22,122	22,120	0.33	0.32	4.15	4.00	01/26/88	NASDAQ	1,624,589	20.31
NFI	95,516	17,246	17,246	1.00	0.86	5.15	4.40	10/27/98	NASDAQ	1,513,988	23.13
PFC	1,648,307	185,121	164,353	1.03	1.00	8.81	8.54	01/04/99	NASDAQ	14,287,516	252.20
CFC	115,487	18,298	18,298	0.49	0.56	3.46	3.96	12/30/98	NASDAQ	1,742,331	18.99

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HCFC	OH	145,965	11,628		11,262	0.41	0.28	4.93	3.30	12/30/96	NASDAQ	784,400	8.76
HLFC	OH	126,949	19,885		19,885	1.20	1.19	7.63	7.57	03/26/98	NASDAQ	1,663,962	21.42
IDVB	OH	83,260	8,230		8,230	0.60	0.48	5.59	4.53	07/02/99	OTC BB	402,139	6.33
LWFH	OH	132,484	15,180		15,180	0.44	0.43	3.77	3.71	12/29/00	OTC BB	743,490	11.81
LNXC	OH	61,278	5,632		5,632	-0.38	-0.35	-4.88	-4.37	07/18/96	OTC BB	368,847	3.72
METF	OH	1,579,235	64,730		62,221	-0.18	-0.30	-6.37	-10.44	10/29/96	NASDAQ	16,138,630	59.40
PCBI	OH	480,349	40,647		38,918	0.64	0.02	8.88	0.20	03/30/00	NASDAQ	2,505,663	55.10
POHF	OH	218,922	22,446		22,446	1.22	1.22	12.17	12.17	12/18/89	OTC BB	7,439,650	24.92
PSFC	OH	138,131	17,076		17,076	0.48	0.48	3.80	3.80	04/28/97	NASDAQ	1,475,038	17.20
PFOH	OH	297,748	46,437		46,437	1.47	1.47	9.57	9.57	04/19/91	OTC BB	2,447,064	48.49
PVFC	OH	700,076	52,138		52,138	1.02	1.02	14.46	14.46	12/30/92	NASDAQ	5,332,907	59.84
UCFC	OH	1,935,941	263,308		235,761	0.94	0.95	6.41	6.50	07/09/98	NASDAQ	35,566,794	305.88
WOFC	OH	351,693	41,964		41,964	0.53	0.53	4.28	4.32	07/29/94	NASDAQ	1,802,332	35.20
WFI	OH	487,553	38,177		37,989	0.95	0.86	12.27	11.17	08/04/88	AMEX	4,449,054	45.65
KFBI	OR	1,447,564	108,800		85,973	0.42	0.27	4.73	3.04	10/05/95	NASDAQ	6,817,367	111.67
OTFC	OR	399,190	51,562		51,480	1.14	1.20	7.86	8.29	10/06/97	NASDAQ	2,979,943	58.98
CMSB	PA	1,770,278	144,558		120,802	0.94	0.94	10.66	10.66	06/17/96	NASDAQ	10,044,737	280.34
ESBF	PA	1,293,886	79,273		71,307	0.61	0.59	9.57	9.33	06/13/90	NASDAQ	7,312,499	93.41
FSBI	PA	592,413	37,083		34,292	0.69	0.85	11.07	10.52	09/24/88	NASDAQ	2,293,448	42.31
FBBC	PA	872,328	68,628		68,628	0.78	0.78	9.58	9.59	06/29/95	NASDAQ	4,774,436	81.17
FKFS	PA	504,134	30,309		30,309	0.53	0.52	8.50	8.43	01/28/95	NASDAQ	2,053,831	34.05
GAF	PA	870,561	96,030		95,720	0.59	0.58	5.19	5.06	03/26/96	AMEX	5,372,963	102.09
GAR	PA	583,445	35,996		35,996	0.72	0.72	11.85	11.86	08/04/87	NASDAQ	2,256,281	47.38
HARL	PA	260,568	26,600		26,600	1.24	1.22	12.07	11.87	02/20/87	NASDAQ	1,926,134	39.11
NTNY	PA	141,088	9,095		8,308	0.34	0.33	4.60	4.36	10/26/98	OTC BB	1,133,293	14.22
NEP	PA	851,938	67,258		54,302	0.62	0.59	6.57	6.22	04/01/98	AMEX	4,423,530	76.97
PVSA	PA	1,617,887	99,192		87,786	0.94	0.72	14.53	11.14	07/16/87	NASDAQ	5,698,618	153.18
PHSB	PA	330,029	53,036		53,036	0.80	0.80	6.51	6.50	12/21/01	NASDAQ	3,497,109	50.53
PHFC	PA	415,783	21,149		20,995	0.12	0.13	2.27	2.39	04/01/96	NASDAQ	1,408,699	19.81
PRBC	PA	191,726	11,692		11,692	-0.06	-0.11	-1.01	-1.82	06/27/96	NASDAQ	1,059,371	14.37
PFNC	PA	874,979	59,320		57,455	0.10	-0.02	1.63	-0.35	07/16/83	NASDAQ	6,950,000	67.98
RSVB	PA	49,823	5,388		5,388	NA	NA	NA	NA	04/08/02	OTC BB	NA	9.76
SFSH	PA	53,352	7,371		7,371	0.37	-0.07	2.53	-0.51	02/27/98	OTC BB	499,535	7.49

KEY FINANCIAL DATA AND RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)
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	State	ASSETS AND EQUITY			PROFITABILITY				CAPITAL ISSUES			
		Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
SOV	PA	36,833,364	2,402,895	975,257	0.51	0.76	8.23	12.12	08/12/86	NYSE	264,158,576	4005.47
SELO	PA	55,817	5,663	5,663	0.30	0.28	2.95	2.75	07/09/99	OTC BB	315,305	6.31
THRD	PA	720,812	58,222	53,292	0.81	0.67	10.09	8.42	07/13/94	NASDAQ	2,715,888	64.31
THTL	PA	740,913	84,733	77,234	0.51	0.49	4.26	4.05	07/14/98	NASDAQ	6,546,655	83.54
USAB	PA	242,109	694	652	-2.70	-2.04	-277.05	-209.38	01/23/96	OTC BB	5,554,545	2.89
WYPT	PA	5,256,703	469,168	456,091	0.82	0.78	8.81	8.39	10/12/00	NASDAQ	37,880,446	709.78
WGBC	PA	741,980	63,045	61,954	0.73	0.72	7.48	7.37	04/04/02	NASDAQ	NA	132.02
WVFC	PA	390,813	29,761	29,761	1.23	1.23	16.02	16.02	11/29/93	NASDAQ	2,700,346	42.68
CFCP	SC	798,694	58,396	58,396	1.26	1.34	17.43	18.54	09/26/90	NASDAQ	10,578,483	130.01
DFBS	SC	262,861	32,935	32,935	0.87	0.62	6.34	4.53	07/06/00	NASDAQ	1,132,649	26.73
FCPB	SC	29,250	3,761	3,761	-1.35	-1.57	-8.64	-10.04	10/29/99	OTC BB	563,728	3.95
FFCH	SC	2,296,538	164,955	154,420	1.13	1.13	16.73	16.71	11/10/83	NASDAQ	13,416,190	409.92
PEDE	SC	124,442	25,464	23,837	0.94	0.94	4.44	4.44	12/31/97	NASDAQ	1,765,952	21.90
SFDL	SC	366,035	25,515	25,213	0.69	0.62	9.88	8.79	10/30/87	Pink Sheet	1,671,459	55.99
UFBS	SC	304,169	24,664	18,693	0.54	0.53	6.27	6.08	08/07/87	NASDAQ	1,953,771	25.30
HFFC	SD	691,218	49,769	44,381	0.57	0.51	8.15	7.28	04/08/92	NASDAQ	3,287,807	43.76
SFBK	TN	57,463	11,819	11,819	0.99	0.99	4.90	4.90	05/30/97	OTC BB	582,995	9.79
UTBI	TN	105,676	14,517	13,584	1.31	1.30	9.70	9.67	01/05/98	NASDAQ	1,325,773	13.60
BAFI	TX	47,811	4,815	4,815	0.57	0.57	5.45	5.45	08/01/01	OTC BB	284,500	3.44
BGSF	TX	82,100	527	527	-0.66	-0.67	-65.03	-68.47	10/30/92	Pink Sheet	471,411	2.36
CBCB	TX	35,279	5,751	5,751	0.76	0.61	4.99	3.99	09/25/00	OTC BB	291,223	7.12
CBSA	TX	2,473,249	159,909	138,632	0.71	0.71	13.29	13.22	03/25/92	NASDAQ	5,848,910	174.21
ETFS	TX	211,666	18,523	16,353	0.67	0.52	7.73	6.09	01/10/95	OTC BB	1,162,320	12.90
HRGB	TX	41,143	8,010	8,010	NA	NA	NA	NA	02/26/02	OTC BB	491,468	6.17
JXVL	TX	398,831	36,311	32,806	1.29	1.29	12.86	12.86	04/01/96	NASDAQ	1,771,824	44.69
BFSB	VA	240,003	23,183	23,183	1.28	1.27	11.77	11.66	08/22/94	NASDAQ	2,009,292	35.99
CFFC	VA	257,250	26,343	26,278	1.00	1.00	10.14	10.14	03/30/88	NASDAQ	2,258,142	27.38
GAFC	VA	431,941	21,847	20,563	0.09	0.05	1.72	0.91	06/25/99	NASDAQ	3,012,434	18.83
EVRT	WA	675,809	92,824	92,824	0.91	0.90	5.12	5.10	10/04/99	NASDAQ	5,170,569	94.62
FMSB	WA	687,125	53,566	53,566	1.07	1.00	14.12	13.24	12/17/85	NASDAQ	5,204,062	81.98
HFWA	WA	601,740	79,147	72,507	1.32	1.32	9.79	9.78	01/09/98	NASDAQ	7,520,036	118.52
HRZB	WA	772,063	100,600	99,007	1.35	1.33	10.15	9.98	08/01/86	NASDAQ	8,607,117	124.80
RVSB	WA	392,101	53,677	52,981	1.16	1.03	9.01	7.97	10/01/97	NASDAQ	4,458,456	67.18

AS OF JUNE 7, 2002

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KEY FINANCIAL DATA AND RATIOS
PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS
(EXCLUDING MUTUAL HOLDING COMPANIES)
AS OF JUNE 7, 2002

	ASSETS AND EQUITY				PROFITABILITY			CAPITAL ISSUES				
	Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)		ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
ALL THRIFTS												
AVERAGE	2,729,616	201,252	158,472		1.08	1.07	15.05	14.88			13,099,710	374.45
MEDIAN	378,424	34,295	32,935		0.82	0.78	8.24	8.11			2,408,492	38.95
HIGH	275,223,000	18,128,000	11,609,000		1.98	2.33	35.27	35.27			973,589,865	36,125.42
LOW	28,822	527	527		-2.70	-2.04	-277.05	-209.38			131,509	2.36
AVERAGE FOR STATE												
NE	12,746,573	745,494	555,677		0.80	0.70	13.35	11.71			45,258,495	1,264.03
AVERAGE BY REGION												
MIDWEST	638,972	54,918	50,051		0.92	0.87	10.92	10.31			4,128,778	75.22
NEW ENGLAND	1,409,376	127,225	107,539		1.03	0.92	10.84	9.65			7,188,503	204.92
MID ATLANTIC	2,781,374	218,711	163,020		0.63	1.16	7.58	13.99			19,611,812	456.12
SOUTHEAST	916,494	75,574	67,292		0.67	0.61	8.00	7.28			7,533,715	113.16
SOUTHWEST	354,673	26,467	24,950		0.71	0.69	10.39	10.10			1,458,970	27.86
WEST	14,959,451	1,019,305	807,538		1.30	1.12	20.52	17.67			52,963,069	2,032.88
AVERAGE BY EXCHANGE												
NYSE	35,739,271	2,395,574	1,838,876		1.12	1.12	17.59	17.66			138,092,560	5,076.06
AMEX	617,780	54,404	50,525		0.76	0.72	8.37	7.87			3,180,974	64.35
NASDAQ	1,033,221	93,775	82,209		1.01	0.96	10.93	10.34			7,413,592	156.50
OTC	115,501	11,053	10,821		0.36	0.36	3.85	3.89			965,862	10.83
Pink Sheets	165,878	13,208	13,148		0.63	0.58	7.87	6.99			951,059	19.58

THRIFT STOCK PRICES AND PRICING RATIOS
PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES
AS OF JUNE 7, 2002

		PER SHARE										PRICING RATIOS			
		State	Exchange	Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Core Earnings (X)
NEBS	New England Bancshares (MHC)	CT	OTC BB	12.500	13.060	12.250	NA	NA	NA	NA	0.00	NA	NA	NA	NA
PBCT	People's Bank (MHC)	CT	NASDAQ	26.400	28.049	20.660	-0.68	14.04	15.22	184.34	1.38	22.00	173.46	14.32	41.90
CHFN	Charter Financial Corp. (MHC)	GA	NASDAQ	26.540	32.490	13.270	-8.48	15.54	13.44	47.64	0.00	NA	197.47	55.70	NA
WCFB	Webster City Fed Bncp (MHC)	IA	NASDAQ	18.000	19.500	14.000	-0.72	9.76	11.49	54.35	0.95	27.27	156.66	33.12	27.27
AJSB	AJS Bancorp Inc. (MHC)	IL	OTC BB	14.750	15.350	10.000	2.57	6.50	13.11	86.08	0.00	NA	112.51	17.14	NA
JXSB	Jacksonville Bancorp (MHC)	IL	NASDAQ	12.879	14.260	9.500	8.50	21.50	9.94	126.58	0.30	NM	129.57	10.17	0.01
MSVB	Mid-Southern Savings Bank(MHC)	IN	OTC BB	13.000	13.850	10.000	1.96	-5.11	9.24	69.31	0.50	24.07	140.69	18.76	24.07
CFFN	Capitol Federal Finl (MHC)	KS	NASDAQ	25.840	28.100	17.950	-5.10	14.18	13.46	118.17	0.70	24.15	191.98	21.87	24.15
BRKL	Brookline Bancorp (MHC)	MA	NASDAQ	24.500	27.300	13.400	-4.11	45.57	10.81	42.16	0.64	34.03	226.84	58.11	35.51
SERC	Service Bancorp Inc. (MHC)	MA	OTC BB	15.700	16.800	10.960	6.44	13.36	12.03	167.42	0.00	21.51	130.51	9.38	21.81
WFSM	Westborough Finl Services(MHC)	MA	OTC BB	22.750	23.400	14.550	3.41	5.81	16.87	146.47	0.20	25.00	134.85	15.53	30.74
WFD	Westfield Financial Inc. (MHC)	MA	AMEX	15.050	16.230	10.000	-5.46	4.88	12.36	75.15	0.05	NA	121.76	20.03	NA
BCSB	BCSB Bancorp Inc. (MHC)	MD	NASDAQ	12.980	13.700	8.450	-0.92	26.63	7.38	73.70	0.50	NA	175.88	17.61	NA
LFED	Leeds Federal Bankshares (MHC)	MD	NASDAQ	31.660	32.350	14.900	0.44	-0.53	11.48	98.53	0.60	63.32	275.78	32.80	63.32
ALPN	Alpena Bancshares Inc. (MHC)	MI	OTC BB	15.250	16.000	9.750	14.23	5.17	12.49	143.99	0.50	23.83	122.10	10.59	22.43
LBMT	Liberty Savings Bank (MHC)	MO	OTC BB	16.500	17.000	13.100	0.00	13.01	14.23	135.45	0.80	71.74	115.95	12.18	137.50
EBMT	Eagle Bancorp (MHC)	MT	OTC BB	19.500	20.470	11.550	0.00	2.63	17.30	148.65	0.40	12.66	112.72	13.12	12.75
ASFE	AF Bankshares (MHC)	NC	OTC BB	14.500	15.500	10.250	-3.33	2.84	12.06	164.95	0.20	NM	120.23	8.79	NM
CSBC	Citizens South Banking (MHC)	NC	NASDAQ	20.000	23.150	12.210	14.61	34.23	10.03	105.80	0.31	37.74	199.40	18.90	34.48
WAKE	Wake Forest Bankshares (MHC)	NC	OTC BB	17.250	18.050	14.000	6.15	19.79	12.79	83.41	0.48	19.17	134.87	20.68	21.84
HCBK	Hudson City Bancorp Inc. (MHC)	NJ	NASDAQ	39.060	39.740	21.410	1.19	20.82	13.89	124.77	0.57	25.87	281.21	31.30	25.87
LIBB	Liberty Bancorp Inc. (MHC)	NJ	NASDAQ	26.100	26.500	10.550	43.01	50.00	9.84	105.78	0.12	60.70	270.75	24.68	63.66
PLSK	Pulaski Bancorp Inc. (MHC)	NJ	NASDAQ	32.670	32.850	13.750	0.03	0.68	13.34	121.41	0.40	59.40	244.90	26.91	0.03
ROEB	Roebling Financial Corp. (MHC)	NJ	OTC BB	20.000	20.750	13.000	11.11	15.94	14.39	177.59	0.00	17.09	138.99	11.26	17.09
WEBK	West Essex Bancorp (MHC)	NJ	NASDAQ	19.860	22.170	11.840	4.42	2.64	10.44	76.15	0.51	31.52	190.23	26.08	31.52
ALMG	Alamogordo Finl Corp. (MHC)	NM	OTC BB	32.500	32.500	18.000	31.05	30.00	21.35	123.72	0.64	59.08	152.22	26.27	59.08
FNFG	First Niagara Finl Group (MHC)	NY	NASDAQ	23.990	26.700	12.760	-4.04	31.74	10.63	110.98	0.40	24.99	225.68	21.62	24.23
GOV	Gouverneur Bancorp (MHC)	NY	AMEX	10.300	10.700	6.400	1.98	20.47	7.42	35.98	0.19	27.84	138.81	28.63	30.29
GCBC	Greene County Bncp Inc. (MHC)	NY	NASDAQ	17.500	19.750	10.400	-3.58	-7.69	12.90	104.29	0.53	23.97	135.68	16.78	23.97
ONFC	Onelda Financial Corp. (MHC)	NY	NASDAQ	18.550	19.500	9.693	2.49	30.63	9.43	70.35	0.49	30.92	196.71	26.37	32.54
OCSB	Oswego County Bancorp (MHC)	NY	OTC BB	10.100	11.750	4.767	-10.22	31.74	6.48	65.78	0.16	21.96	155.86	15.36	21.96
PRTR	Partners Trust Financial (MHC)	NY	NASDAQ	14.450	16.410	13.500	-6.17	NA	NA	NA	0.00	NA	NA	NA	NA
PBHC	Pathfinder Bancorp Inc. (MHC)	NY	NASDAQ	14.000	14.990	7.840	4.09	4.48	8.77	95.96	0.27	20.00	159.64	14.59	27.45
PBCP	Provident Bancorp Inc. (MHC)	NY	NASDAQ	28.390	29.770	17.650	1.07	4.45	13.15	114.32	0.36	24.06	215.89	24.83	24.90
ROME	Rome Bancorp Inc. (MHC)	NY	NASDAQ	20.900	21.750	13.500	4.24	12.97	12.32	85.69	0.32	28.24	169.64	24.39	28.63

KELLER & COMPANY

Dublin, Ohio

614-766-1426

THRIFT STOCK PRICES AND PRICING RATIOS
PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES
AS OF JUNE 7, 2002

		PER SHARE										PRICING RATIOS				
	State	Exchange	Latest Price (\$)	All Time High (\$)	All Time Low (\$)	Monthly Change (%)	Quarterly Change (%)	Book Value (\$)	Assets (\$)	12 Month Div. (\$)	Price/Earnings (X)	Price/Bk. Value (%)	Price/Assets (%)	Price/Earnings (X)		
SFFS	NY	NASDAQ	19.486	19.990	10.700	5.34	28.20	12.78	130.67	0.28	15.84	152.47	14.91	15.84		
WAYN	OH	NASDAQ	20.000	23.000	13.000	-4.08	2.56	10.13	130.22	0.68	28.17	197.43	15.36	28.17		
EKAB	PA	OTC BB	17.500	18.500	10.750	0.00	9.38	15.21	60.74	0.76	27.34	115.06	28.81	27.34		
ALLB	PA	NASDAQ	26.999	32.600	16.100	-2.53	-12.31	9.95	109.04	0.36	41.54	271.35	24.76	41.54		
NWSB	PA	NASDAQ	14.300	14.940	9.700	0.85	19.37	6.32	88.35	0.24	20.72	226.27	16.19	22.34		
SKBO	PA	NASDAQ	13.000	14.500	8.500	5.01	0.48	7.84	49.60	0.68	76.47	165.82	26.21	76.47		
JFSZ	TN	Pink Sheet	31.850	35.000	11.250	-0.47	27.40	16.88	144.40	0.70	26.99	188.68	22.06	28.19		
BKMU	WI	NASDAQ	20.180	20.300	13.200	2.18	15.31	13.75	127.81	0.30	19.78	146.76	15.79	19.78		
ALL MUTUAL HOLDING COMPANIES																
AVERAGE																
			20.168	21.611	12.303	2.77	14.36	12.02	105.46	0.41	31.97	173.49	21.76	32.46		
MEDIAN																
			19.486	19.990	12.210	0.96	13.36	12.32	105.80	0.40	25.87	159.64	20.03	27.31		
HIGH																
			39.060	39.740	21.410	43.01	50.00	21.35	184.34	1.38	76.47	281.21	58.11	137.50		
LOW																
			10.100	10.700	4.767	-10.22	-12.31	6.32	35.98	0.00	12.68	112.51	8.79	0.01		

KEY FINANCIAL DATA AND RATIOS
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AS OF JUNE 7, 2002

	State	ASSETS AND EQUITY				PROFITABILITY				CAPITAL ISSUES			
		Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	Total Equity (\$000)	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
NEBS	CT	11,355,200	937,600	NA	NA	0.41	0.41	3.57	3.57	NA	OTC BB	NA	25.62
PBCT	CT	944,434	266,366	822,000	822,000	0.66	0.34	7.90	4.13	07/06/88	NASDAQ	61,600,000	1,627.19
CHFN	GA	101,783	21,510	266,366	266,366	NA	NA	NA	NA	10/17/01	NASDAQ	19,822,405	526.09
WCFB	IA	207,185	31,550	21,510	21,510	1.27	1.27	5.95	5.95	08/15/84	NASDAQ	1,872,712	33.74
AJSB	IL	241,675	18,981	31,550	31,550	NA	NA	NA	NA	12/27/01	OTC BB	2,406,950	35.50
JXSB	IL	100,529	13,404	15,756	15,756	-0.49	0.72	-5.75	8.47	04/21/95	NASDAQ	1,909,304	24.59
MSVB	IN	8,800,376	960,870	960,870	960,870	0.85	0.85	5.90	5.90	04/09/88	OTC BB	1,450,413	18.86
CFFN	KS	1,129,794	289,635	289,635	289,635	0.94	0.94	8.13	8.13	04/01/99	NASDAQ	74,470,149	1,929.08
BRKL	MA	275,259	19,129	19,129	19,129	1.76	1.68	6.66	6.35	03/25/98	NASDAQ	26,797,043	656.63
SERC	MA	231,650	26,682	26,682	26,682	0.47	0.47	6.25	6.22	10/08/98	OTC BB	1,644,124	25.81
WFSM	MA	784,674	128,852	128,852	128,852	0.63	0.52	5.37	4.40	02/16/00	OTC BB	1,581,574	35.98
WFD	MA	432,394	43,311	43,311	43,311	NA	NA	NA	NA	12/28/01	AMEX	10,441,180	157.14
BCSB	MD	438,070	52,114	52,114	52,114	0.17	0.17	1.58	1.55	07/08/98	NASDAQ	5,887,322	76.16
LFED	MD	236,767	20,541	18,689	18,689	0.57	0.57	4.47	4.47	05/02/84	NASDAQ	4,538,181	143.68
ALPN	MI	181,197	19,030	19,030	19,030	0.42	0.45	5.12	5.40	11/07/84	OTC BB	1,844,378	25.08
LBTM	MO	179,592	20,898	20,898	20,898	0.16	0.08	1.51	0.82	08/23/93	OTC BB	1,337,776	22.07
EBMT	MT	173,169	12,666	11,011	11,011	1.06	1.05	8.96	8.91	04/05/00	OTC BB	1,208,172	23.56
ASFE	NC	445,342	42,237	33,522	33,522	-0.01	-0.06	-0.16	-0.81	10/07/98	OTC BB	1,049,838	15.22
CSBC	NC	96,408	14,787	14,787	14,787	0.71	0.77	5.28	5.74	04/13/98	NASDAQ	4,209,434	84.19
WAKE	NC	12,295,477	1,296,563	1,296,563	1,296,563	1.09	0.96	7.08	6.21	04/03/96	OTC BB	1,155,776	19.94
HCBK	NJ	345,534	31,508	31,508	31,508	1.36	1.36	11.34	11.34	07/13/99	NASDAQ	98,541,910	3,849.05
LIBB	NJ	233,218	25,632	25,632	25,632	0.42	0.40	4.43	4.22	07/01/98	NASDAQ	3,267,072	85.27
PLSK	NJ	75,594	6,124	6,124	6,124	0.44	0.61	4.17	5.76	04/03/97	NASDAQ	1,920,845	62.75
ROEB	NJ	373,200	51,163	47,853	47,853	0.69	0.69	8.21	8.21	10/02/97	OTC BB	425,500	8.51
WEBK	NJ	157,745	27,221	27,221	27,221	0.85	0.85	6.09	6.09	10/05/98	NASDAQ	4,900,843	97.33
ALMG	NM	2,854,763	264,202	164,500	164,500	0.46	0.46	2.60	2.60	05/16/00	OTC BB	1,275,000	42.00
FNFG	NY	81,914	16,896	16,896	16,896	0.88	0.90	9.24	9.44	04/20/98	NASDAQ	25,723,092	622.93
GOV	NY	210,894	25,446	25,446	25,446	0.97	0.89	4.78	4.38	03/23/99	AMEX	2,276,759	23.45
GCBC	NY	355,366	45,537	45,537	45,537	0.77	0.76	5.84	5.82	12/30/98	NASDAQ	2,022,135	35.39
ONFC	NY	168,281	16,036	15,706	15,706	0.86	0.83	6.73	6.47	12/30/98	NASDAQ	5,051,583	93.71
OCSB	NY	1,054,508	101,074	101,074	101,074	0.73	0.73	7.41	7.38	07/14/99	OTC BB	2,558,881	25.81
PRTR	NY	249,735	22,818	22,818	22,818	NA	NA	NA	NA	04/04/02	NASDAQ	NA	205.43
PBHC	NY	11,355,200	937,600	822,000	822,000	0.77	0.55	8.40	6.04	11/16/95	NASDAQ	2,602,597	36.45

KEY FINANCIAL DATA AND RATIOS
PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES
AS OF JUNE 7, 2002

	State	ASSETS AND EQUITY				PROFITABILITY				CAPITAL ISSUES		
		Total Assets (\$000)	Total Equity (\$000)	Tang. Equity (\$000)	ROAA (%)	Core ROAA (%)	ROAE (%)	Core ROAE (%)	IPO Date	Exchange	Number of Shares Outstg.	Mkt. Value of Shares (\$M)
PBCP	NY	919,552	105,810	105,810	1.04	1.00	8.99	8.64	01/08/99	NASDAQ	8,043,499	228.35
ROME	NY	249,191	35,838	35,838	0.91	0.89	5.94	5.87	10/06/99	NASDAQ	2,908,133	60.81
SFFS	NY	623,985	61,015	47,045	0.98	0.98	9.78	9.78	10/08/98	NASDAQ	4,775,292	93.05
WAYN	OH	334,764	26,047	26,047	0.56	0.56	7.10	7.10	06/25/93	NASDAQ	2,570,821	51.42
EKAB	PA	75,277	18,851	18,851	1.07	1.07	4.29	4.29	01/07/99	OTC BB	1,239,318	21.69
ALLB	PA	375,232	34,240	34,240	0.61	0.61	6.58	6.58	03/03/95	NASDAQ	3,441,383	92.91
NWSB	PA	4,197,257	300,113	231,477	0.84	0.77	11.61	10.76	11/07/94	NASDAQ	47,507,584	879.65
SKBO	PA	155,118	24,611	24,611	0.36	0.36	2.21	2.21	04/04/97	NASDAQ	3,127,200	40.65
JFSZ	TN	269,217	31,475	31,475	0.85	0.81	7.22	6.90	05/13/94	Pink Sheet	1,864,400	59.38
BKMU	WI	2,850,314	306,536	247,736	0.76	0.76	7.25	7.25	11/02/00	NASDAQ	22,301,165	449.84
ALL MUTUAL HOLDING COMPANIES												
AVERAGE		1,306,229	138,450	129,808	0.92	0.84	8.56	7.87			11,545,159	280.05
MEDIAN		272,238	31,492	31,492	0.76	0.76	6.09	6.04			2,602,597	59
HIGH		12,295,477	1,296,563	1,296,563	1.76	1.68	11.61	11.34			98,541,910	3,849.05
LOW		75,277	6,124	6,124	-0.49	-0.06	-5.75	-0.81			425,500	8.51

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**AVERAGE
MEDIAN
HIGH
LOW**

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COMPARABLE GROUP CHARACTERISTICS AND BALANCE SHEET TOTALS

Most Recent Quarter

SUBJECT		Number of Offices	Exchange	Conversion (IPO) Date	Total Assets (\$000)	Int. Earning Assets (\$000)	Total Net Loans (\$000)	Goodwill and Intang. (\$000)	Total Deposits (\$000)	Total Equity (\$000)
TIERONE BANK	Lincoln	58	--	--	1,543,512	1,420,126	1,380,660	5,398	1,122,070	125,643
	NE									
COMPARABLE GROUP	Munster	23	NASDAQ	07/24/98	1,583,221	1,475,850	881,188	0	929,850	167,291
	Warren	24	NASDAQ	01/04/99	1,848,307	1,500,691	940,305	20,768	1,095,453	185,121
	Hutchinson	12	NASDAQ	10/07/94	519,301	488,241	384,779	5,313	372,843	43,303
	Rochester	13	NASDAQ	06/30/94	718,781	673,848	474,830	4,455	414,024	73,282
	Columbus	17	NASDAQ	NA	853,944	779,551	629,819	1,395	572,742	75,564
	Bellingham	15	NASDAQ	08/01/86	772,063	706,370	571,599	1,593	628,782	100,600
	Muncie	17	NASDAQ	12/30/99	765,835	687,994	655,587	1,007	542,482	105,668
	Baker City	9	NASDAQ	10/06/97	399,190	365,837	285,863	82	247,859	51,562
	Monroeville	38	NASDAQ	07/16/87	1,617,887	1,368,719	1,187,252	11,406	1,357,925	99,192
	Youngstown	29	NASDAQ	07/09/98	1,935,941	1,768,702	1,453,751	27,547	1,418,134	263,308
	Average	19.7			1,081,427	981,560	746,498	7,357	758,109	116,489
	Median	17.0			813,004	742,961	642,708	3,024	600,762	89,896
	High	38.0			1,935,941	1,768,702	1,453,751	27,547	1,419,134	263,308
	Low	9.0			399,190	365,837	285,863	0	247,859	43,303
	United Community Financial Corp.									
	Parkvale Financial Corporation									
	Oregon Trail Financial Corp.									
	MutualFirst Financial, Inc.									
	Horizon Financial Corp.									
	Home Federal Bancorp									
	HMN Financial, Inc.									
	FSF Financial Corp.									
	First Place Financial Corp.									
	CFS Bancorp, Inc.									

SUBJECT

TIERONE BANK

Lincoln

NE

58

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1,543,512

1,420,126

1,380,660

5,398

1,122,070

125,643

COMPARABLE GROUP

CITZ CFS Bancorp, Inc.
FPFC First Place Financial Corp.
FFHH FSF Financial Corp.
HMNF HMN Financial, Inc.
HOMF Home Federal Bancorp
HRZB Horizon Financial Corp.
MFSF MutualFirst Financial, Inc.
OTFC Oregon Trail Financial Corp.
PVSA Parkvale Financial Corporation
UCFC United Community Financial Corp.

Munster
Warren
Hutchinson
Rochester
Columbus
Bellingham
Muncie
Baker City
Monroeville
Youngstown

IN
OH
MN
MN
IN
WA
IN
OR
PA
OH

23
24
12
13
17
15
17
9
38
29

NASDAQ
NASDAQ
NASDAQ
NASDAQ
NASDAQ
NASDAQ
NASDAQ
NASDAQ
NASDAQ
NASDAQ

07/24/98
01/04/99
10/07/94
06/30/94
NA
08/01/86
12/30/99
10/06/97
07/16/87
07/09/98

1,583,221
1,848,307
519,301
718,781
853,944
772,063
765,835
399,190
1,617,887
1,935,941

1,475,850
1,500,691
488,241
673,848
779,551
706,370
687,994
365,837
1,368,719
1,768,702

881,188
940,305
384,779
474,830
629,819
571,599
655,587
285,863
1,187,252
1,453,751

0
20,768
5,313
4,455
1,395
1,593
1,007
82
11,406
27,547

929,850
1,095,453
372,843
414,024
572,742
628,782
542,482
247,859
1,357,925
1,418,134

167,291
185,121
43,303
73,282
75,564
100,600
105,668
51,562
99,192
263,308

Average
Median
High
Low

COMPARABLE GROUP MARKET, PRICING AND FINANCIAL RATIOS
Stock Prices as of June 7, 2002

	Market Data				Pricing Ratios				Dividends			Financial Ratios			
	Market Value (\$M)	Price/Share (\$)	12 Mo. EPS (\$)	Book Value/Share (\$)	Price/Earnings (X)	Price/Book Value (%)	Price/Assets (%)	Price/Tang. Bk. Val. (%)	Core Earnings (%)	Div./Share (\$)	Dividend Yield (%)	Payout Ratio (%)	Equity/Assets (%)	CORE ROAA (%)	CORE ROAE (%)
TIERONE BANK															
Value - midpoint	170.70	10.00	0.85	15.78	11.80	63.38	10.13	63.42	12.13	0.00	0.00	0.00	15.98	0.84	5.25
Minimum of range	145.10	10.00	1.00	17.03	10.04	58.72	8.72	58.76	10.32	0.00	0.00	0.00	14.86	0.85	5.72
Maximum of range	196.31	10.00	0.74	14.86	13.56	67.32	11.50	67.36	13.94	0.00	0.00	0.00	17.08	0.83	4.86
Superrange maximum	225.75	10.00	0.65	14.05	15.59	71.17	13.02	71.20	16.02	0.00	0.00	0.00	18.30	0.82	4.47
ALL THRIFTS (272)															
Average	374.45	18.55	1.22	15.59	16.93	125.82	11.88	136.94	17.37	0.37	2.03	36.01	7.37	1.07	14.88
Median	38.95	17.17	1.23	15.67	14.09	111.37	11.18	115.63	14.28	0.38	2.13	28.78	9.52	0.78	8.11
NEBRASKA THRIFTS (1)															
Average	1,264.03	27.90	2.13	16.47	13.10	169.40	9.91	227.20	14.68	0.33	1.29	15.02	5.85	0.70	11.71
Median	1,264.03	27.90	2.13	16.47	13.10	169.40	9.91	227.20	14.68	0.33	1.29	15.02	5.85	0.70	11.71
COMPARABLE GROUP (10)															
Average	144.39	18.57	1.44	15.09	13.88	122.98	13.29	130.96	14.67	0.52	2.99	38.01	10.87	0.99	9.07
Median	125.02	19.24	1.31	16.74	13.00	117.38	13.17	126.21	14.20	0.49	2.84	36.04	10.90	1.03	8.70
COMPARABLE GROUP															
CITZ CFS Bancorp Inc.	186.98	13.97	0.67	12.48	20.85	111.94	11.83	111.94	25.40	0.37	2.86	55.22	10.57	0.46	4.14
FPFC First Place Financial Corp.	252.20	17.75	1.19	12.96	14.92	136.96	15.39	154.21	15.43	0.50	2.82	42.02	11.23	1.00	8.54
FFHH FSF Financial Corp.	50.53	22.12	2.28	19.96	9.70	110.83	9.73	126.33	9.70	0.90	4.52	35.09	8.34	1.08	12.42
HMMF HMN Financial Inc.	85.21	19.37	1.46	16.77	13.27	115.50	11.78	122.98	11.96	0.60	3.72	36.99	10.20	0.89	8.85
HOMF Home Federal Bancorp	102.88	23.60	2.20	17.30	10.73	136.42	12.07	138.99	10.44	0.58	2.54	25.57	8.85	1.20	13.60
HRZB Horizon Financial Corp.	124.80	14.50	1.14	11.69	12.72	124.04	16.16	128.09	12.95	0.48	3.31	42.11	13.03	1.33	9.98
MFSF MutualFirst Financial Inc.	125.24	19.80	1.26	16.71	15.71	118.49	16.36	119.64	15.84	0.34	1.82	26.19	13.80	1.06	7.19
OTFC Oregon Trail Financial Corp.	56.98	19.12	1.35	18.20	12.58	105.05	14.27	105.23	13.46	0.40	2.09	27.41	12.92	1.20	8.29
PVSA Parkvale Financial Corp.	153.18	26.88	2.35	17.41	11.44	154.39	9.47	174.43	14.93	0.72	2.68	30.64	6.13	0.72	11.14
UCFC United Community Finl Corp.	305.88	8.60	0.51	7.40	16.86	116.22	15.80	129.71	16.54	0.30	3.49	58.82	13.60	0.95	6.50

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VALUATION ANALYSIS AND CALCULATION

TierOne Bank/TierOne Corporation
Stock Prices as of June 7, 2002

Valuation assumptions:

	Symbol	Value	Comparable Group Average	Median	All Thrifts Average	Median
Post conv. price to earnings	P/E	11.80	13.88	13.00	16.93	14.09
Post conv. price to book value	P/B	63.38%	122.98%	117.36%	125.82%	111.37%
Post conv. price to assets	P/A	10.13%	13.29%	13.17%	11.88%	11.18%
Post conv. price to core earnings	P/CE	12.13	14.67	14.20	17.37	14.28
Pre conversion earnings (\$)	Y	\$ 14,478,000	For the twelve months ended March 31, 2002			
Pre conversion book value (\$)	B	\$ 125,643,000	At March 31, 2002.			
Pre conversion assets (\$)	A	\$ 1,543,512,000	At March 31, 2002.			
Pre conversion core earnings (\$)	CY	\$ 14,086,000	For the twelve months ended March 31, 2002			
Conversion expense (%)	X	1.97%				
Fixed asset allocation (%)	FA	0.00%				
ESOP stock purchase (%)	E	8.00%				
ESOP cost of borrowings, net (%)	S	0.00%				
ESOP term of borrowings (yrs.)	T	12				
RRP amount (%)	M	4.00%				
RRP term (yrs.)	N	5				
Tax rate (%)	TAX	37.00%				
Investment rate of return, net (%)	R	1.10%				
Investment rate of return, pretax (%)		1.75%				
Foundation (%)	FDN	2.93%				
Tax benefit (\$)	BEN	\$ 1,850,000				

Formulae to indicate value after conversion:

1. P/E method: Value = $\frac{P/E \cdot Y}{1 - P/E \cdot ((1 - X - E - M - FDN - FA) \cdot R - (1 - TAX) \cdot E / T - (1 - TAX) \cdot MN))}$ = \$ 170,673,031
2. P/B method: Value = $\frac{P/B \cdot (B + BEN)}{1 - P/B \cdot (1 - X - E - M - FDN)}$ = \$ 170,702,709
3. P/A method: Value = $\frac{P/A \cdot A}{1 - P/A \cdot (1 - X - E - M - FDN)}$ = \$ 170,698,391

VALUATION CORRELATION AND CONCLUSIONS:

	Shares Offered to Public	Price Per Share	Gross Proceeds of Public Offering	Shares Issued to Foundation	Total Number of Shares Issued	TOTAL VALUE
Appraised value - midrange	16,570,000	\$10.00	\$165,700,000	500,000	17,070,000	\$170,700,000
Minimum - 85% of midrange	14,009,500	\$10.00	\$140,095,000	500,000	14,509,500	\$145,095,000
Maximum - 115% of midrange	19,130,500	\$10.00	\$191,305,000	500,000	19,630,500	\$196,305,000
Superrange - 115% of maximum	22,075,075	\$10.00	\$220,750,750	500,000	22,575,075	\$225,750,750

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PROJECTED EFFECT OF CONVERSION PROCEEDS
TierOne Bank/TierOne Corporation
At the MINIMUM of the Range

1. Gross Conversion Proceeds

Minimum market value ⁽¹⁾	\$ 140,095,000
Less: Estimated conversion expenses	3,097,428
Net conversion proceeds	\$ 136,997,572

2. Generation of Additional Income

Net conversion proceeds	\$ 136,997,572
Less: Proceeds not invested ⁽²⁾	11,607,600
Total conversion proceeds invested	\$ 125,389,972
Investment rate	1.10%
Earnings increase - return on proceeds invested	\$ 1,382,424
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings, net of taxes	609,399
Less: RRP expense, net of taxes	731,279
Net earnings increase	\$ 41,747

3. Comparative Earnings

	<u>Regular</u>	<u>Core</u>
Before conversion - 12 months ended 03/31/02	\$ 14,478,000	14,086,000
Net earnings increase	41,747	41,747
After conversion	\$ 14,519,747	14,127,747

4. Comparative Net Worth ⁽³⁾

	<u>Total</u>	<u>Tangible</u>
Before conversion - 03/31/02	\$ 125,643,000	125,643,000
Net cash conversion proceeds ⁽⁴⁾	121,436,172	121,436,172
After conversion	\$ 247,079,172	247,079,172

5. Comparative Net Assets

Before conversion - 03/31/02	\$ 1,543,512,000
Conversion proceeds ⁽⁵⁾	119,586,172
After conversion	\$ 1,663,098,172

(1) Represents gross proceeds of public offering.

(2) Includes ESOP and proceeds invested in fixed assets.

(3) ESOP and RRP are omitted from net worth.

(4) Includes addition of tax benefit of stock contribution to foundation.

(5) Net cash conversion proceeds less tax benefit of stock contribution to foundation.

KELLER & COMPANY

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PROJECTED EFFECT OF CONVERSION PROCEEDS
TierOne Bank/TierOne Corporation
At the MIDPOINT of the Range

1. Gross Conversion Proceeds

Midpoint market value ⁽¹⁾	\$ 165,700,000
Less: Estimated conversion expenses	3,362,469
Net conversion proceeds	\$ 162,337,531

2. Generation of Additional Income

Net conversion proceeds	\$ 162,337,531
Less: Proceeds not invested ⁽²⁾	13,656,000
Total conversion proceeds invested	\$ 148,681,531
Investment rate	1.10%
Earnings increase - return on proceeds invested	\$ 1,639,214
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings, net of taxes	716,940
Less: RRP expense, net of taxes	860,328
Net earnings increase	\$ 61,946

3. Comparative Earnings

	<u>Regular</u>	<u>Core</u>
Before conversion - 12 months ended 03/31/02	\$ 14,478,000	14,086,000
Net earnings increase	61,946	61,946
After conversion	\$ 14,539,946	14,147,946

4. Comparative Net Worth ⁽³⁾

	<u>Total</u>	<u>Tangible</u>
Before conversion - 03/31/02	\$ 125,643,000	125,643,000
Conversion proceeds ⁽⁴⁾	143,703,531	143,703,531
After conversion	\$ 269,346,531	269,346,531

5. Comparative Net Assets

Before conversion - 03/31/02	\$ 1,543,512,000
Conversion proceeds ⁽⁵⁾	141,853,531
After conversion	\$ 1,685,365,531

(1) Represents gross proceeds of public offering.

(2) Includes ESOP and proceeds invested in fixed assets.

(3) ESOP and RRP are omitted from net worth.

(4) Includes addition of tax benefit of stock contribution to foundation.

(5) Net cash conversion proceeds less tax benefit of stock contribution to foundation.

KELLER & COMPANY
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PROJECTED EFFECT OF CONVERSION PROCEEDS
TierOne Bank/TierOne Corporation
At the MAXIMUM of the Range

1. Gross Conversion Proceeds

Maximum market value ⁽¹⁾	\$ 191,305,000
Less: Estimated conversion expenses	3,627,519
Net conversion proceeds	\$ 187,677,481

2. Generation of Additional Income

Net conversion proceeds	\$ 187,677,481
Less: Proceeds not invested ⁽²⁾	15,704,400
Total conversion proceeds invested	\$ 171,973,081
Investment rate	1.10%
Earnings increase - return on proceeds invested	\$ 1,896,003
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings, net of taxes	824,481
Less: RRP expense, net of taxes	989,377
Net earnings increase	\$ 82,145

3. Comparative Earnings

	<u>Regular</u>	<u>Core</u>
Before conversion - 12 months ended 03/31/02	\$ 14,478,000	14,086,000
Net earnings increase	82,145	82,145
After conversion	\$ 14,560,145	14,168,145

4. Comparative Net Worth ⁽³⁾

	<u>Total</u>	<u>Tangible</u>
Before conversion - 03/31/02	\$ 125,643,000	125,643,000
Conversion proceeds ⁽⁴⁾	165,970,881	165,970,881
After conversion	\$ 291,613,881	291,613,881

5. Comparative Net Assets

Before conversion - 03/31/02	\$ 1,543,512,000
Conversion proceeds ⁽⁵⁾	164,120,881
After conversion	\$ 1,707,632,881

(1) Represents gross proceeds of public offering.

(2) Includes ESOP and proceeds invested in fixed assets.

(3) ESOP and RRP are omitted from net worth.

(4) Includes addition of tax benefit of stock contribution to foundation.

(5) Net cash conversion proceeds less tax benefit of stock contribution to foundation.

KELLER & COMPANY
 Dublin, Ohio
 614-766-1426

PROJECTED EFFECT OF CONVERSION PROCEEDS
 TierOne Bank/TierOne Corporation
 At the SUPERRANGE Maximum

1. Gross Conversion Proceeds

Superrange market value ⁽¹⁾	\$ 220,750,750
Less: Estimated conversion expenses	3,932,139
Net conversion proceeds	\$ 216,818,611

2. Generation of Additional Income

Net conversion proceeds	\$ 216,818,611
Less: Proceeds not invested ⁽²⁾	18,060,060
Total conversion proceeds invested	\$ 198,758,551
Investment rate	1.10%
Earnings increase - return on proceeds invested	\$ 2,191,313
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings, net of taxes	948,153
Less: RRP expense, net of taxes	1,137,784
Net earnings increase	\$ 105,376

3. Comparative Earnings

	<u>Regular</u>	<u>Core</u>
Before conversion - 12 months ended 03/31/02	\$ 14,478,000	14,086,000
Net earnings increase	105,376	105,376
After conversion	\$ 14,583,376	14,191,376

4. Comparative Net Worth ⁽³⁾

	<u>Total</u>	<u>Tangible</u>
Before conversion - 03/31/02	\$ 125,643,000	125,643,000
Conversion proceeds ⁽⁴⁾	191,578,521	191,578,521
After conversion	\$ 317,221,521	317,221,521

5. Comparative Net Assets

Before conversion - 03/31/02	\$ 1,543,512,000
Conversion proceeds ⁽⁵⁾	189,728,521
After conversion	\$ 1,733,240,521

(1) Represents gross proceeds of public offering.

(2) Includes ESOP and proceeds invested in fixed assets.

(3) ESOP and RRP are omitted from net worth.

(4) Includes addition of tax benefit of stock contribution to foundation.

(5) Net cash conversion proceeds less tax benefit of stock contribution to foundation.