

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D. C. 20549

| OMB APPROVAL                                   |               |
|------------------------------------------------|---------------|
| OMB Number:                                    | 3235-0327     |
| Expires:                                       | July 31, 2004 |
| Estimated average burden<br>hours per response | 0.15          |



FORM SE

ORIGINAL

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS

First Federal Financial Services, Inc.

Exact name of registrant as specified in charter

0001283582

Registrant CIK Number

Form SB-2

Electronic report, schedule or registration statement  
of which the documents are a part (give period of report)

333-113615

SEC file number, if available

MAY 11 2004

Name of Person Filing the Document  
(If other than the Registrant)

## SIGNATURES

PROCESSED

MAY 12 2004

THOMSON  
FINANCIAL

## Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the  
City of Edwardsville, State of Illinois

First Federal Financial Services, Inc.

(Registrant)

By:

(Name and Title)

May 10, 2004  

## Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 19\_\_\_\_, that the information set forth in this  
statement is true and complete.

By: \_\_\_\_\_

(Name)

(Title)

# **VALUATION UPDATE**

*Prepared for*

**First Federal Financial Services, Inc.**

Edwardsville, Illinois

*As Of:*

April 23, 2004

# KELLER & COMPANY, INC.

Financial Institution Consultants  
Investment and Financial Advisors

555 Metro Place North  
Suite 524  
Dublin, Ohio 43017

614-766-1426  
614-766-1459 (fax)

May 6, 2004

Board of Directors  
First Federal Savings and Loan Association  
300 St. Louis Street  
Edwardsville, IL 62025

To the Board:

In response to a request from the Office of Thrift Supervision we hereby submit an independent appraisal update ("Update") of the pro forma market value of the to-be-issued minority offering of common stock of First Federal Financial Services, Inc. (the "Corporation"), formed as a mid-tier holding company to own all of the common stock of First Federal Savings and Loan ("First Federal" or the "Association"). The Corporation will be majority owned by First Federal Financial Services, MHC, (the "MHC") a federally chartered mutual holding company, which currently owns all of the outstanding shares of the Corporation. Under the Plan of Conversion, the MHC will own 55 percent of the Corporation, with the remaining 45 percent to be sold in a minority stock offering based on the appraised value of First Federal. This Update of the Corporation's pro forma market value as of April 23, 2004, was prepared after a review of our original appraisal report as of February 27, 2004, ("Original Appraisal") and is being submitted to the Office of Thrift Supervision as an update of the Original Appraisal.

This Update is based on conversations with the management of First Federal, the law firm of Luse, Gorman, Pomerenk and Schick, Washington, D.C., and the investment banking firm of Keefe, Bruyette & Woods, Inc. As in the preparation of the Original Appraisal, we believe the data and information used herein are accurate and reliable, but we cannot guarantee the accuracy of such data.

In preparing this Update, we have given consideration to current market conditions, the recent performance of First Federal and the recent performance of publicly-traded thrift institutions, including those institutions in First Federal's comparable group, and recently converted thrift institutions. The comparable group was screened to eliminate any institutions involved in merger/acquisition activities, but none of the comparable group institutions was eliminated due to such involvement. Further investigation into merger/acquisition activity involving publicly-traded thrift institutions in First Federal's city, county and market area revealed no institutions involved in such activity, as indicated in Exhibit 1.

We have recognized a reinvestment rate of 1.25 percent before taxes in this Update, the same rate indicated in the Original Appraisal, based on current short term interest rates.

We have updated the three valuation methods used in the Original Appraisal based on First Federal's December 31, 2003, financials and using the stock prices of publicly-traded thrift institutions as of April 23, 2004. Exhibits 2 and 3 provide stock prices, key valuation ratios and other pertinent data for all publicly-traded, FDIC-insured thrift institutions excluding mutual holding companies. Exhibits 4 and 5 provide stock prices, key valuation ratios and other pertinent data for all publicly-traded, FDIC-insured mutual holding companies. Exhibit 6 identifies the Association's comparable group and provides comparative operating and financial data on First Federal and the comparable group institutions.

Exhibit 7 provides a summary of publicly-traded thrift conversions since January 1, 2003, and the relative movement of their share prices. For the twenty two conversions completed from January 1, 2003, to April 23, 2004, including eight mutual holding companies, seven second stage conversions and seven standard conversions, the average percentage price change one day after IPO was a positive 31.38 percent with a median of 23.10 percent, from a low of 9.0 percent to a high of 69.90 percent. The average percentage price change one week after IPO for those twenty two conversions was a similar 32.21 percent with a similar median of 25.00 percent, from a low of 8.8 percent to a high of 71.00 percent. It should be noted, however, that of the fifteen conversions completed since June 30, 2003, all but one were trading on April 23, 2003, at prices lower than their trading prices one day after IPO; and one of those issues, which closed in January, 2004, was trading at a price nominally lower than its IPO price.

As presented in Exhibit 8, since February 27, 2004, there have been downward movements in the price to earnings multiple, the price to core earnings multiple, the price to book value ratio and the price to assets ratio of First Federal's comparable group, all publicly-traded, FDIC-insured thrifts in the United States ("all thrifts") and all FDIC-insured thrifts traded on NASDAQ. The average price to net earnings multiple for the comparable group decreased by 6.59 percent, while the average price to core earnings multiple for the comparable group decreased by 5.20 percent from 14.61 times earnings to 13.85 times earnings during that period. The average market price to book value ratio for all thrifts decreased by 7.42 percent from 164.28 percent at February 27, 2004, to 152.09 percent at April 23, 2004, and decreased by 4.06 percent from 136.97 percent to 131.41 percent for the comparable group. The average price to assets ratio decreased from 16.22 percent to 13.89 percent for all thrifts and decreased from 14.19 percent to 13.63 percent for the comparable group for the same time period. Exhibit 8 also presents the values, numerical changes and percentage changes of the SNL Thrift Index, the Dow Jones Industrial Average (DJIA) and the Standard and Poors 500 (S & P 500) as of February 27, 2004, and April 23, 2004. As indicated, from February 27, 2004, to April 23, 2004, the SNL Thrift Index decreased 10.11 percent, while the DJIA decreased 1.05 percent and the S & P decreased 0.38 percent. The trend in the market price of thrift stocks since the Original Appraisal indicates a 5.36 percent decrease in the average price per share for all publicly-traded thrifts and a smaller decrease of 3.76 percent for the comparable group.

Exhibit 9 presents detailed market, pricing and financial ratios for First Federal, all thrifts, the 24 publicly-traded Indiana thrifts and the comparable group as of April 23, 2004.

Exhibit 10 provides First Federal's December 31, 2003, assets and equity, which are the same as those used in the Original Appraisal. The Association had assets of \$120,971,000 and equity of \$18,719,000 at December 31, 2003, and net and core income after taxes of \$1,613,000 and \$1,640,000, respectively, for the twelve months ended December 31, 2003.

The trend in the market price of thrift stocks since the Original Appraisal indicates a 3.76 percent decrease in the average price per share of the ten comparable group institutions. Of those ten institutions, eight experienced decreases in their price per share and two experienced increases. As previously detailed, the pricing ratios also demonstrated downward movement since February 27, 2004. From February 27, 2000, to April 23, 2004, the comparable group's average price to core earnings multiple decreased by 5.20 percent and its average price to book value ratio decreased by 4.06 percent.

This Update is based on a review of each of the adjustments made in the Original Appraisal relative to the comparable group and of the pro forma closing pricing ratios of converting thrift institutions and trends in market pricing and pricing ratios. This Update incorporates the following adjustments:

|                                | <u>Original Appraisal</u> | <u>Update</u>         |
|--------------------------------|---------------------------|-----------------------|
| Earnings Performance           | Upward                    | Upward                |
| Market Area                    | Downward                  | Downward              |
| Financial Condition            | Upward                    | Upward <sup>(1)</sup> |
| Asset, Loan and Deposit Growth | Downward                  | Downward              |
| Dividend Payments              | None                      | None                  |
| Subscription Interest          | None                      | Upward                |
| Liquidity of the Stock         | Downward                  | Downward              |
| Management                     | None                      | None                  |
| Marketing of the Issue         | Downward                  | None                  |

(1) This update assumes an increase in the upward adjustment for financial condition indicated in the Original Appraisal.

In our opinion, considering the foregoing factors, a 15.1 percent upward adjustment to the pro forma midpoint value of the Corporation is warranted at this time.

This updated valuation of the Corporation is based on the following valuation ratios as of April 23, 2004:

|                                  |        |
|----------------------------------|--------|
| Price to earnings multiple:      |        |
| Midpoint                         | 23.59x |
| Super maximum                    | 30.15x |
| Price to core earnings multiple: |        |
| Midpoint                         | 23.25x |
| Super maximum                    | 29.72x |
| Price to book value ratio:       |        |
| Midpoint                         | 72.33% |
| Super maximum                    | 78.27% |
| Price to assets ratio:           |        |
| Midpoint                         | 26.16% |
| Super maximum                    | 31.92% |

As indicated above, at the midpoint, the price to book value ratio increased from 69.16 percent at February 27, 2004, to 72.33 percent as of April 23, 2004; the price to net earnings multiple increased from 20.75 to 23.59; the price to core earnings multiple increased from 20.75 to 23.25; and the price to assets ratio increased from 23.53 percent to 26.16 percent as of April 23, 2004. At the super maximum, the price to book value ratio increased from 75.37 percent at February 27, 2004, to 78.27 percent as of April 23, 2004; the price to net earnings multiple increased from 26.67 to 30.15; the price to core earnings multiple increased from 26.67 to 29.72; and the price to assets ratio increased from 28.93 percent to 31.92 percent as of April 23, 2004.

Exhibit 15 details the fully converted pricing ratio premium or discount applied to the comparable group to determine the value of the Corporation. The midpoint discount from the comparable group average price to book value ratio was 44.96 percent at April 23, 2004, lower than the discount of 49.51 percent at February 27, 2004. The price core earnings multiple premium at the midpoint increased significantly from 42.11 percent to 67.51 percent during that time period. The midpoint premium of 65.84 percent in the price to assets ratio at February 27, 2004, increased to a premium of 91.88 percent at April 23, 2004. At April 23, 2004, the super maximum price to ratio discount was 40.44 percent, the price to core earnings multiple premium was 114.16 percent and the price to assets ratio premium was 134.10 percent.

Based on the minority shares to be sold in the offering, representing 45 percent of the total number of shares to be issued, and the actual net proceeds of the offering, the price to book value ratio will range from 110.13 percent at the minimum to 137.55 percent at the super maximum; and the price to core earnings multiple will range from 21.74 times earnings at the minimum to 34.48 times earnings at the super maximum.

Board of Directors  
First Federal Savings and Loan Association  
May 5, 2004

Page 5

The valuation range in the Original Appraisal indicated a fully converted midpoint of \$37,000,000, with a minimum of \$31,450,000, a maximum of \$42,550,000, and a super maximum of \$48,932,500. In our opinion, based on First Federal's December 31, 2003, financials, the pricing ratios and price fluctuation of the Association's comparable group, current pricing ratios and trends in the market since the Original Appraisal and the revised adjustments relative to the comparable group indicated previously, the fully converted midpoint value of the Corporation as of April 23, 2004, was \$42,600,000, with a minimum of \$36,210,000, a maximum of \$48,990,000, and a super maximum of \$56,338,500, representing 3,621,000 shares, 4,260,000 shares, 4,988,000 shares and 5,633,850 shares at \$10.00 per share at the minimum, midpoint, maximum and super-maximum, respectively.

The fully converted pro forma market value or appraised value of the Corporation was \$42,600,000 at the midpoint as of April 23, 2004.

Sincerely,

KELLER & COMPANY, INC.

*Keller & Company, Inc.*

## **EXHIBIT 1**

### **KELLER & COMPANY**

Dublin, Ohio

614-766-1426

### **ACQUISITIONS AND PENDING ACQUISITIONS**

**COUNTY, CITY OR MARKET AREA OF FIRST FEDERAL SAVINGS & LOAN ASSOCIATION**

**NONE**

**KELLER & COMPANY**

Dublin, Ohio  
614-766-1426

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

EXHIBIT 2

| PER SHARE |       |            |                   |                    |                   |                    |                      |               |             |                    |                    |                     |                  |                         | PRICING RATIOS |  |  |  |  |
|-----------|-------|------------|-------------------|--------------------|-------------------|--------------------|----------------------|---------------|-------------|--------------------|--------------------|---------------------|------------------|-------------------------|----------------|--|--|--|--|
|           | State | Exchange   | Latest Price (\$) | All Time High (\$) | All Time Low (\$) | Monthly Change (%) | Quarterly Change (%) | Earnings (\$) | Assets (\$) | 12 Month Div. (\$) | Price/Earnings (X) | Price/Bk. Value (%) | Price/Assets (%) | Price/Core Earnings (X) |                |  |  |  |  |
| AKPB      | AK    | OTC BB     | 20.500            | 26.000             | 18.100            | -15.95             | -6.82                | 0.86          | 262.82      | 0.27               | 25.31              | 84.12               | 7.80             | 22.78                   |                |  |  |  |  |
| SRNN      | AL    | OTC BB     | 16.750            | 19.000             | 13.900            | 3.40               | 5.02                 | 0.84          | 113.39      | 0.35               | 20.68              | 86.16               | 14.77            | 25.00                   |                |  |  |  |  |
| SZB       | AL    | AMEX       | 16.400            | 17.800             | 13.450            | 1.23               | -2.09                | 0.19          | 185.25      | 0.60               | 91.11              | 99.70               | 8.85             | 182.22                  |                |  |  |  |  |
| FFBH      | AR    | NASDAQ     | 18.340            | 21.500             | 13.360            | -10.97             | -11.05               | 1.46          | 129.33      | 0.34               | 13.29              | 130.44              | 14.18            | 13.29                   |                |  |  |  |  |
| HCBH      | AR    | NASDAQ     | 18.050            | 20.130             | 15.840            | 0.00               | -0.82                | 0.35          | 160.65      | 0.36               | 56.41              | 94.31               | 11.24            | 37.60                   |                |  |  |  |  |
| PFSL      | AR    | NASDAQ     | 17.250            | 18.110             | 11.250            | 3.29               | 5.57                 | 1.23          | 163.93      | 0.32               | 14.14              | 147.94              | 10.52            | 17.60                   |                |  |  |  |  |
| BYFC      | CA    | NASDAQ     | 13.480            | 15.000             | 10.700            | -0.88              | -5.40                | 0.82          | 125.41      | 0.15               | 17.51              | 148.46              | 10.75            | 18.22                   |                |  |  |  |  |
| CCBI      | CA    | NASDAQ     | 18.180            | 23.980             | 5.240             | -13.59             | -6.12                | 0.70          | 57.52       | 0.00               | 27.55              | 533.14              | 31.61            | 30.81                   |                |  |  |  |  |
| DSL       | CA    | NYSE       | 48.880            | 55.490             | 39.740            | -7.77              | -4.34                | 2.88          | 483.84      | 0.37               | 16.97              | 147.81              | 10.10            | 18.73                   |                |  |  |  |  |
| FPTB      | CA    | NASDAQ     | 20.980            | 24.326             | 16.700            | -7.78              | -4.81                | 0.91          | 131.91      | 0.30               | 23.05              | 113.90              | 15.90            | 23.05                   |                |  |  |  |  |
| FED       | CA    | NYSE       | 41.030            | 49.050             | 31.500            | -8.39              | -1.37                | 3.76          | 302.67      | 0.00               | 11.18              | 155.06              | 13.56            | 11.18                   |                |  |  |  |  |
| GDW       | CA    | NYSE       | 103.610           | 116.910            | 74.300            | -6.66              | 0.49                 | 7.53          | 567.93      | 0.37               | 14.00              | 253.02              | 18.24            | 14.49                   |                |  |  |  |  |
| HWFG      | CA    | NASDAQ     | 17.010            | 18.000             | 9.750             | -0.53              | 11.85                | 1.50          | 191.14      | 0.27               | 11.90              | 181.54              | 8.90             | NA                      |                |  |  |  |  |
| HTHR      | CA    | NASDAQ     | 34.920            | 45.730             | 19.233            | -12.83             | 13.93                | 2.29          | 232.64      | 0.00               | 16.55              | 215.16              | 15.01            | NA                      |                |  |  |  |  |
| NDE       | CA    | NYSE       | 31.850            | 37.440             | 20.850            | -9.72              | -0.59                | 3.10          | 233.27      | 0.55               | 10.58              | 177.64              | 13.65            | 11.97                   |                |  |  |  |  |
| PPBI      | CA    | NASDAQ     | 11.010            | 15.250             | 4.250             | -18.38             | -16.27               | 1.89          | 70.94       | 0.00               | 9.25               | 170.43              | 15.52            | 10.59                   |                |  |  |  |  |
| PFB       | CA    | NYSE       | 36.510            | 40.610             | 23.536            | 1.59               | -5.90                | 2.64          | 221.35      | 0.59               | 14.43              | 190.85              | 16.49            | 14.84                   |                |  |  |  |  |
| PROV      | CA    | NASDAQ     | 24.800            | 26.000             | 18.753            | -0.12              | 4.11                 | 2.28          | 190.68      | 0.27               | 11.70              | 162.52              | 13.01            | 11.70                   |                |  |  |  |  |
| QCBC      | CA    | NASDAQ     | 54.490            | 55.090             | 35.600            | 0.20               | 17.82                | 3.55          | 280.41      | 0.40               | 15.84              | 238.36              | 19.43            | 15.84                   |                |  |  |  |  |
| UPFC      | CA    | NASDAQ     | 15.800            | 19.640             | 8.320             | -6.29              | -5.50                | 0.83          | 103.77      | 0.00               | 20.79              | 246.11              | 15.23            | 23.24                   |                |  |  |  |  |
| WES       | CA    | NYSE       | 44.320            | 44.910             | 20.750            | 3.19               | 11.58                | 3.12          | 284.67      | 0.53               | 14.44              | 198.39              | 15.57            | NA                      |                |  |  |  |  |
| HCBC      | CO    | Pink Sheet | 30.500            | 34.500             | 23.250            | -1.61              | -6.87                | 2.28          | 214.67      | 0.75               | 21.79              | 150.47              | 14.21            | 14.32                   |                |  |  |  |  |
| MTXC      | CO    | NASDAQ     | 11.410            | 11.700             | 8.000             | 3.73               | 22.42                | -0.15         | 264.45      | 0.00               | 31.69              | 106.84              | 4.31             | NA                      |                |  |  |  |  |
| NABC      | CT    | NASDAQ     | 13.750            | 15.720             | 13.000            | NA                 | NA                   | NA            | NA          | NA                 | NA                 | NA                  | NA               | NA                      |                |  |  |  |  |
| NMIL      | CT    | NASDAQ     | 28.890            | 29.800             | 19.950            | 1.76               | -1.73                | 1.82          | 172.01      | 0.60               | 16.14              | 226.06              | 16.80            | 16.70                   |                |  |  |  |  |
| IFSB      | DC    | NASDAQ     | 20.900            | 25.490             | 12.191            | 1.01               | -12.92               | -0.57         | 140.09      | 0.00               | NM                 | 148.75              | 14.92            | NM                      |                |  |  |  |  |
| WSFS      | DE    | NASDAQ     | 48.730            | 52.310             | 33.500            | -1.89              | -1.30                | 3.11          | 304.22      | 0.20               | 16.24              | 180.82              | 16.02            | 16.98                   |                |  |  |  |  |
| BBX       | FL    | NYSE       | 15.310            | 19.750             | 10.060            | -7.94              | -4.19                | 1.02          | 80.23       | 0.13               | NA                 | 210.88              | 19.08            | 14.72                   |                |  |  |  |  |
| BKUNA     | FL    | NASDAQ     | 25.960            | 30.250             | 17.860            | -9.55              | -2.59                | 1.48          | 242.48      | 0.00               | 18.68              | 172.72              | 10.71            | 19.82                   |                |  |  |  |  |
| FDT       | FL    | AMEX       | 7.900             | 8.250              | 4.970             | 3.81               | 2.20                 | 0.42          | 70.28       | 0.05               | 17.95              | 195.06              | 11.24            | 20.79                   |                |  |  |  |  |
| FFLC      | FL    | NASDAQ     | 27.630            | 30.950             | 24.860            | 2.18               | -4.00                | 1.68          | 181.94      | 0.49               | 16.75              | 188.99              | 15.19            | 16.75                   |                |  |  |  |  |
| FFFL      | FL    | NASDAQ     | 34.920            | 38.450             | 19.850            | -4.69              | 0.66                 | 1.27          | 215.05      | 0.40               | 27.94              | 273.03              | 16.24            | 26.45                   |                |  |  |  |  |
| FCFL      | FL    | NASDAQ     | 21.750            | 26.190             | 11.080            | 20.83              | 40.32                | 0.86          | 90.53       | 0.00               | NA                 | 214.71              | 24.03            | 27.19                   |                |  |  |  |  |

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

AS OF APRIL 26, 2004

| PER SHARE |       |            |                   |        |                    |        |                   |       |                    |      |                      |        |               |       | PRICING RATIOS |  |                    |  |                    |                     |                  |                         |
|-----------|-------|------------|-------------------|--------|--------------------|--------|-------------------|-------|--------------------|------|----------------------|--------|---------------|-------|----------------|--|--------------------|--|--------------------|---------------------|------------------|-------------------------|
|           | State | Exchange   | Latest Price (\$) |        | All Time High (\$) |        | All Time Low (\$) |       | Monthly Change (%) |      | Quarterly Change (%) |        | Earnings (\$) |       | Assets (\$)    |  | 12 Month Div. (\$) |  | Price/Earnings (X) | Price/Bk. Value (%) | Price/Assets (%) | Price/Core Earnings (X) |
|           |       |            |                   |        |                    |        |                   |       |                    |      |                      |        |               |       |                |  |                    |  |                    |                     |                  |                         |
| FFBK      | FL    | NASDAQ     | 27.090            | 33.990 | 22.160             | 0.71   | -11.35            | 1.14  | 152.59             | 0.28 | 24.85                | 140.80 | 17.75         | 30.10 |                |  |                    |  |                    |                     |                  |                         |
| HARB      | FL    | NASDAQ     | 28.000            | 31.500 | 23.400             | 0.00   | -5.08             | 1.73  | 106.86             | 0.58 | 16.57                | 243.69 | 26.20         | 17.18 |                |  |                    |  |                    |                     |                  |                         |
| EBDC      | GA    | OTC BB     | 1.050             | 2.000  | 0.850              | 5.00   | -5.41             | -0.30 | 53.77              | 0.00 | NM                   | 34.31  | 1.95          | NM    |                |  |                    |  |                    |                     |                  |                         |
| NTBK      | GA    | NASDAQ     | 11.350            | 15.550 | 9.890              | -5.81  | -13.29            | 1.05  | 99.13              | 0.08 | 10.91                | 125.55 | 11.45         | 12.75 |                |  |                    |  |                    |                     |                  |                         |
| FFSX      | IA    | NASDAQ     | 21.570            | 25.240 | 16.170             | 0.00   | -14.06            | 1.52  | 167.29             | 0.34 | 14.57                | 112.87 | 12.89         | 14.57 |                |  |                    |  |                    |                     |                  |                         |
| CASH      | IA    | NASDAQ     | 22.510            | 24.500 | 18.000             | -2.13  | -2.34             | 1.42  | 311.83             | 0.52 | 13.16                | 124.71 | 7.22          | 16.43 |                |  |                    |  |                    |                     |                  |                         |
| HZFS      | IA    | OTC BB     | 15.900            | 18.000 | 12.000             | -2.15  | -9.14             | 1.71  | 120.66             | 0.21 | 9.46                 | 111.34 | 13.18         | 10.26 |                |  |                    |  |                    |                     |                  |                         |
| FFFD      | IA    | NASDAQ     | 36.660            | 39.250 | 32.000             | -3.65  | 3.44              | 3.69  | 264.22             | 0.84 | 10.53                | 141.44 | 13.87         | 10.53 |                |  |                    |  |                    |                     |                  |                         |
| AFBA      | IL    | OTC BB     | 17.000            | 18.100 | 11.630             | -0.87  | 4.94              | 0.87  | 232.05             | 0.00 | 19.54                | 94.08  | 7.33          | 19.77 |                |  |                    |  |                    |                     |                  |                         |
| CFSL      | IL    | NASDAQ     | 26.700            | 26.960 | 20.250             | 0.68   | 2.89              | 0.65  | 93.51              | 0.28 | 44.50                | 139.64 | 28.55         | 42.38 |                |  |                    |  |                    |                     |                  |                         |
| CFSB      | IL    | NASDAQ     | 24.240            | 28.500 | 19.999             | -0.12  | -9.38             | 1.11  | 233.01             | 0.40 | 24.00                | 110.18 | 10.40         | 24.24 |                |  |                    |  |                    |                     |                  |                         |
| ESDF      | IL    | Pink Sheet | 33.000            | 33.000 | 33.000             | 0.00   | 0.00              | 1.65  | 378.11             | 0.25 | 20.00                | 73.33  | 8.73          | 31.43 |                |  |                    |  |                    |                     |                  |                         |
| EFC       | IL    | AMEX       | 26.800            | 28.490 | 18.010             | -3.28  | 2.41              | 1.70  | 195.33             | 0.58 | 16.65                | 157.00 | 13.72         | 17.99 |                |  |                    |  |                    |                     |                  |                         |
| FBTC      | IL    | NASDAQ     | 26.500            | 27.500 | 17.850             | 8.16   | 9.32              | 1.70  | 180.92             | 0.35 | 16.36                | 125.53 | 14.65         | 17.10 |                |  |                    |  |                    |                     |                  |                         |
| FFBI      | IL    | NASDAQ     | 33.000            | 36.000 | 21.150             | -2.94  | -1.29             | 1.58  | 189.68             | 0.41 | 22.30                | 138.19 | 17.40         | 33.67 |                |  |                    |  |                    |                     |                  |                         |
| FSFF      | IL    | NASDAQ     | 34.960            | 35.400 | 24.800             | -0.34  | 0.17              | 2.29  | 122.41             | 0.63 | 15.96                | 151.02 | 28.56         | 15.96 |                |  |                    |  |                    |                     |                  |                         |
| GTPS      | IL    | NASDAQ     | 34.000            | 36.750 | 28.300             | -2.75  | -4.20             | 1.80  | 208.22             | 0.44 | 20.99                | 144.93 | 16.33         | 20.99 |                |  |                    |  |                    |                     |                  |                         |
| HMLK      | IL    | NASDAQ     | 28.850            | 31.750 | 26.500             | 1.58   | 0.07              | 1.86  | 329.20             | 0.65 | 17.07                | 118.00 | 8.76          | 25.31 |                |  |                    |  |                    |                     |                  |                         |
| MAFB      | IL    | NASDAQ     | 41.820            | 44.950 | 32.900             | -1.20  | -5.06             | 3.27  | 275.79             | 0.75 | 13.15                | 150.49 | 15.16         | 13.62 |                |  |                    |  |                    |                     |                  |                         |
| MCPH      | IL    | OTC BB     | 37.500            | 40.000 | 28.000             | 6.78   | -5.06             | 2.62  | 418.17             | 0.64 | 14.31                | 121.32 | 8.97          | 14.31 |                |  |                    |  |                    |                     |                  |                         |
| NBSI      | IL    | NASDAQ     | 22.050            | 23.460 | 12.750             | 55.72  | 52.07             | 0.32  | 116.84             | 0.38 | 68.91                | 187.02 | 18.87         | 78.75 |                |  |                    |  |                    |                     |                  |                         |
| PFED      | IL    | NASDAQ     | 30.500            | 31.660 | 24.700             | 0.00   | 4.67              | 2.06  | 230.92             | 0.60 | 15.97                | 110.35 | 13.21         | 17.43 |                |  |                    |  |                    |                     |                  |                         |
| RFBK      | IL    | Pink Sheet | 17.350            | 24.000 | 12.300             | 1.46   | -12.15            | NA    | 169.56             | 0.00 | NA                   | 137.15 | 10.23         | NA    |                |  |                    |  |                    |                     |                  |                         |
| AMFC      | IN    | NASDAQ     | 17.950            | 19.360 | 12.000             | 6.72   | 17.70             | 1.31  | 153.75             | 0.20 | 15.21                | 136.09 | 11.67         | 14.96 |                |  |                    |  |                    |                     |                  |                         |
| ASBI      | IN    | NASDAQ     | 16.690            | 18.000 | 11.960             | -1.82  | 3.66              | 0.77  | 127.83             | 0.64 | 21.68                | 135.14 | 13.06         | NM    |                |  |                    |  |                    |                     |                  |                         |
| BRBI      | IN    | NASDAQ     | 6.300             | 7.000  | 4.350              | 5.00   | 1.78              | 0.04  | 58.37              | 0.00 | NM                   | 132.35 | 10.79         | NM    |                |  |                    |  |                    |                     |                  |                         |
| CITZ      | IN    | NASDAQ     | 14.200            | 15.200 | 13.750             | -3.01  | -5.84             | 0.31  | 128.64             | 0.44 | 47.33                | 111.11 | 11.04         | 71.00 |                |  |                    |  |                    |                     |                  |                         |
| CSFC      | IN    | OTC BB     | 27.250            | 29.450 | 18.000             | 0.00   | -1.45             | 3.24  | 263.61             | 0.25 | 8.65                 | 130.51 | 10.34         | 10.52 |                |  |                    |  |                    |                     |                  |                         |
| FFWC      | IN    | NASDAQ     | 22.010            | 26.120 | 17.800             | -2.57  | 1.20              | 1.83  | 186.86             | 0.62 | 12.30                | 123.10 | 11.78         | 12.37 |                |  |                    |  |                    |                     |                  |                         |
| FEED      | IN    | NASDAQ     | 1.820             | 2.550  | 1.100              | -9.00  | 13.75             | 0.02  | 18.23              | 0.00 | 91.00                | 130.94 | 9.98          | NM    |                |  |                    |  |                    |                     |                  |                         |
| FBEI      | IN    | NASDAQ     | 20.250            | 23.400 | 16.950             | -8.58  | -1.22             | 0.97  | 131.61             | 0.50 | 22.75                | 108.17 | 15.39         | 23.01 |                |  |                    |  |                    |                     |                  |                         |
| FCAP      | IN    | NASDAQ     | 23.500            | 25.000 | 17.950             | 6.48   | -2.08             | 1.30  | 143.87             | 0.56 | 18.22                | 152.20 | 16.33         | 18.80 |                |  |                    |  |                    |                     |                  |                         |
| HFSK      | IN    | Pink Sheet | 11.250            | 14.000 | 11.250             | -10.00 | -11.76            | 0.91  | 122.22             | 0.39 | 12.36                | 107.04 | 9.21          | 13.08 |                |  |                    |  |                    |                     |                  |                         |

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

|      | State | Exchange   | PER SHARE         |                    |                   |                    |                      | PRICING RATIOS     |                    |                     |                  |                         |
|------|-------|------------|-------------------|--------------------|-------------------|--------------------|----------------------|--------------------|--------------------|---------------------|------------------|-------------------------|
|      |       |            | Latest Price (\$) | All Time High (\$) | All Time Low (\$) | Monthly Change (%) | Quarterly Change (%) | 12 Month Div. (\$) | Price/Earnings (X) | Price/Bk. Value (%) | Price/Assets (%) | Price/Core Earnings (X) |
| HBBI | IN    | OTC BB     | 24.000            | 24.000             | 19.000            | 9.09               | 9.09                 | 1.54               | 15.69              | 93.86               | 12.27            | 15.69                   |
| HWEN | IN    | NASDAQ     | 5.950             | 6.400              | 4.750             | -1.16              | -6.30                | 0.28               | 21.25              | 116.67              | 13.30            | 21.25                   |
| LNCB | IN    | NASDAQ     | 18.700            | 21.520             | 17.500            | -7.88              | -6.50                | 0.90               | 21.74              | 102.80              | 14.24            | 21.01                   |
| LOGN | IN    | NASDAQ     | 21.000            | 22.450             | 17.000            | 2.44               | 0.00                 | 1.59               | 13.46              | 110.64              | 11.96            | 15.33                   |
| LSBI | IN    | NASDAQ     | 24.890            | 28.000             | 20.400            | -6.43              | -4.27                | 2.23               | 11.63              | 119.38              | 10.57            | 11.63                   |
| MFBC | IN    | NASDAQ     | 30.520            | 35.000             | 24.400            | -4.63              | 1.87                 | 1.67               | 19.19              | 114.69              | 9.51             | 19.19                   |
| MFSF | IN    | NASDAQ     | 22.900            | 29.210             | 21.300            | -4.78              | -10.19               | 1.64               | 14.49              | 123.05              | 14.71            | 14.49                   |
| NEIB | IN    | NASDAQ     | 21.100            | 22.150             | 16.000            | -0.80              | 2.38                 | 1.31               | 16.48              | 114.99              | 14.12            | 16.75                   |
| NWIN | IN    | OTC BB     | 31.900            | 33.000             | 26.000            | 4.59               | 4.59                 | 2.16               | 14.98              | 207.55              | 16.78            | 15.34                   |
| PFDC | IN    | NASDAQ     | 25.000            | 28.000             | 19.800            | 1.63               | 2.63                 | 1.62               | 15.63              | 132.77              | 16.93            | 15.63                   |
| PBNC | IN    | NASDAQ     | 20.100            | 20.800             | 16.060            | -3.31              | 1.77                 | 0.60               | 33.50              | 110.02              | 25.05            | 32.95                   |
| RIVR | IN    | NASDAQ     | 22.000            | 30.250             | 15.575            | -7.02              | -19.09               | 1.67               | 13.84              | 158.50              | 14.20            | 13.84                   |
| SOBI | IN    | NASDAQ     | 7.200             | 13.590             | 6.000             | 8.11               | -40.00               | -7.64              | NM                 | 91.49               | 4.40             | NM                      |
| UCBC | IN    | NASDAQ     | 17.170            | 19.600             | 16.150            | -5.71              | -4.35                | 1.18               | 14.80              | 101.48              | 13.78            | 14.80                   |
| FFSL | KS    | Pink Sheet | 17.350            | 19.000             | 12.000            | 0.58               | -2.25                | 1.27               | 13.77              | 104.33              | 10.00            | 13.77                   |
| CKFB | KY    | NASDAQ     | 15.980            | 18.040             | 11.250            | 0.82               | -1.42                | 1.16               | 14.14              | 154.70              | 15.95            | NA                      |
| CFBC | KY    | OTC BB     | 16.500            | 20.000             | 12.000            | -10.52             | 3.97                 | NA                 | NA                 | 108.84              | 10.77            | NA                      |
| FKKY | KY    | NASDAQ     | 23.930            | 24.400             | 17.780            | 3.10               | 13.47                | 0.84               | 29.54              | 170.20              | 21.74            | 29.54                   |
| HFBB | KY    | NASDAQ     | 20.090            | 25.000             | 15.000            | -10.67             | -13.96               | 0.96               | 20.93              | 115.39              | 14.13            | 21.37                   |
| HFBC | KY    | NASDAQ     | 17.030            | 18.500             | 14.870            | -3.68              | -3.24                | 0.96               | 17.74              | 130.90              | 11.63            | 20.04                   |
| FPBF | LA    | OTC BB     | 23.000            | 23.000             | 17.750            | 0.00               | 2.22                 | 1.89               | 12.64              | 92.33               | 7.15             | 12.64                   |
| GLBP | LA    | OTC BB     | 16.500            | 22.000             | 15.550            | -13.16             | -8.33                | 0.62               | 26.61              | 81.40               | 14.14            | 26.61                   |
| GSLA | LA    | NASDAQ     | 19.260            | 20.000             | 18.000            | -2.23              | -1.18                | 0.58               | 52.05              | 85.75               | 11.70            | NM                      |
| TSH  | LA    | AMEX       | 34.950            | 41.500             | 28.750            | -1.58              | -4.25                | 2.81               | 13.39              | 134.94              | 13.66            | 13.49                   |
| ABBK | MA    | NASDAQ     | 34.060            | 47.630             | 20.000            | -23.46             | -17.93               | 0.80               | 44.82              | 233.61              | 16.80            | 42.58                   |
| BHL  | MA    | AMEX       | 34.100            | 39.200             | 24.660            | -1.50              | -9.91                | 1.70               | 21.72              | 163.47              | 16.52            | 26.43                   |
| BFD  | MA    | AMEX       | 32.790            | 38.300             | 24.000            | -5.23              | -3.73                | 0.75               | 46.18              | 155.62              | 8.69             | 48.94                   |
| BRKL | MA    | NASDAQ     | 14.680            | 16.250             | 12.750            | -4.49              | -6.38                | 0.34               | 43.18              | 145.20              | 54.38            | 47.35                   |
| CEBK | MA    | NASDAQ     | 36.870            | 38.000             | 31.100            | -0.35              | 2.42                 | 1.47               | 25.25              | 142.47              | 12.84            | 25.25                   |
| FCB  | MA    | AMEX       | 36.500            | 39.000             | 24.500            | -2.14              | 0.00                 | 0.25               | 192.11             | 187.37              | 21.16            | NA                      |
| FAB  | MA    | AMEX       | 24.800            | 28.450             | 14.250            | -10.79             | -8.66                | 1.34               | 19.08              | 210.53              | 18.23            | 23.85                   |
| HIFS | MA    | NASDAQ     | 42.000            | 44.969             | 34.000            | 6.33               | -3.89                | 3.17               | 13.42              | 207.00              | 17.85            | 13.50                   |
| LSBX | MA    | NASDAQ     | 16.850            | 18.250             | 12.750            | -3.71              | 0.30                 | 1.03               | 16.85              | 130.02              | 15.01            | 24.78                   |

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

| *****PER SHARE***** |       |            |                   |                    |                   |                    |                      |               |             |                    |                    |                     |                  |                         | *****PRICING RATIOS***** |  |  |  |  |
|---------------------|-------|------------|-------------------|--------------------|-------------------|--------------------|----------------------|---------------|-------------|--------------------|--------------------|---------------------|------------------|-------------------------|--------------------------|--|--|--|--|
|                     | State | Exchange   | Latest Price (\$) | All Time High (\$) | All Time Low (\$) | Monthly Change (%) | Quarterly Change (%) | Earnings (\$) | Assets (\$) | 12 Month Div. (\$) | Price/Earnings (X) | Price/Bk. Value (%) | Price/Assets (%) | Price/Core Earnings (X) |                          |  |  |  |  |
| MASB                | MA    | NASDAQ     | 35.830            | 44.270             | 29.380            | -7.80              | -16.66               | 1.77          | 229.21      | 0.92               | 20.71              | 142.35              | 15.63            | 21.58                   |                          |  |  |  |  |
| MFLR                | MA    | NASDAQ     | 17.488            | 21.000             | 10.553            | -5.21              | 5.16                 | 1.00          | 101.95      | 0.40               | 18.41              | 200.32              | 17.15            | 19.87                   |                          |  |  |  |  |
| MYST                | MA    | NASDAQ     | 32.310            | 33.470             | 17.533            | -1.19              | 2.24                 | 1.12          | 273.87      | 0.39               | 30.77              | 170.41              | 11.80            | 38.93                   |                          |  |  |  |  |
| SCFS                | MA    | NASDAQ     | 32.100            | 35.380             | 18.500            | -1.44              | 4.42                 | 1.61          | 171.78      | 0.52               | 20.32              | 209.80              | 18.69            | NA                      |                          |  |  |  |  |
| WRO                 | MA    | AMEX       | 33.800            | 40.500             | 23.650            | -7.52              | -4.76                | 1.93          | 224.71      | 0.69               | 18.88              | 152.53              | 15.04            | 17.16                   |                          |  |  |  |  |
| ABKD                | MD    | OTC BB     | 8.000             | 8.000              | 6.500             | 0.00               | 8.84                 | 0.55          | 125.76      | 0.06               | 15.38              | 105.26              | 6.36             | 14.29                   |                          |  |  |  |  |
| BUCS                | MD    | OTC BB     | 26.600            | 26.770             | 20.000            | 0.00               | 19.43                | 1.24          | 295.03      | 0.00               | 21.45              | 106.70              | 9.02             | 21.63                   |                          |  |  |  |  |
| SVBI                | MD    | NASDAQ     | 30.460            | 34.200             | 21.550            | -2.06              | -4.81                | 2.68          | 129.95      | 0.34               | 11.04              | 258.79              | 23.44            | 11.41                   |                          |  |  |  |  |
| WSB                 | MD    | AMEX       | 9.350             | 11.090             | 7.100             | 0.21               | 2.07                 | 1.12          | 57.51       | 0.17               | 9.44               | 153.28              | 16.26            | 9.84                    |                          |  |  |  |  |
| NBN                 | ME    | AMEX       | 19.600            | 20.500             | 15.000            | 0.62               | 5.95                 | 1.48          | 197.42      | 0.33               | 13.52              | 135.64              | 9.93             | 15.08                   |                          |  |  |  |  |
| CTZN                | MI    | NASDAQ     | 23.850            | 24.470             | 19.690            | -1.04              | 4.06                 | 1.58          | 131.52      | 0.34               | 15.19              | 125.46              | 18.13            | 15.19                   |                          |  |  |  |  |
| FBC                 | MI    | NYSE       | 21.530            | 28.110             | 15.275            | -16.49             | -12.12               | 4.16          | 200.32      | 0.65               | 5.52               | 194.84              | 10.75            | 5.52                    |                          |  |  |  |  |
| MCBF                | MI    | NASDAQ     | 14.150            | 17.210             | 13.000            | -9.93              | -11.34               | 0.29          | 84.65       | 0.20               | 50.54              | 90.71               | 16.72            | 50.54                   |                          |  |  |  |  |
| STBI                | MI    | NASDAQ     | 13.520            | 15.870             | 10.000            | 9.39               | -8.03                | 0.93          | 102.31      | 0.35               | 14.54              | 130.25              | 13.21            | NA                      |                          |  |  |  |  |
| FFHH                | MN    | NASDAQ     | 28.110            | 33.000             | 25.450            | -14.06             | -6.30                | 2.45          | 218.40      | 1.20               | 13.78              | 125.60              | 12.87            | 12.17                   |                          |  |  |  |  |
| HMNF                | MN    | NASDAQ     | 26.400            | 28.190             | 16.800            | -3.83              | 7.36                 | 2.42          | 199.62      | 0.78               | 11.33              | 144.82              | 13.23            | 11.95                   |                          |  |  |  |  |
| WEFC                | MN    | NASDAQ     | 28.500            | 34.790             | 22.760            | -10.94             | -9.47                | 3.12          | 193.97      | 0.80               | 9.34               | 118.01              | 14.69            | 9.34                    |                          |  |  |  |  |
| CCFC                | MO    | OTC BB     | 14.000            | 16.180             | 12.400            | -9.68              | -12.23               | NA            | 84.39       | 0.00               | NA                 | 91.21               | 16.59            | NA                      |                          |  |  |  |  |
| FBSI                | MO    | NASDAQ     | 20.350            | 21.880             | 15.900            | 0.49               | -3.51                | 1.43          | 164.56      | 0.16               | 14.43              | 123.56              | 12.37            | 15.07                   |                          |  |  |  |  |
| NASB                | MO    | NASDAQ     | 41.000            | 44.500             | 23.080            | 6.74               | -2.33                | 2.92          | 143.98      | 1.36               | 14.09              | 274.80              | 28.48            | 14.19                   |                          |  |  |  |  |
| PULB                | MO    | NASDAQ     | 18.010            | 20.439             | 10.600            | -5.71              | -6.88                | 1.06          | 82.06       | 0.23               | 18.01              | 257.29              | 21.95            | 18.76                   |                          |  |  |  |  |
| SMBC                | MO    | NASDAQ     | 16.100            | 16.100             | 12.125            | 2.55               | 12.51                | 1.24          | 130.93      | 0.34               | 13.42              | 139.64              | 12.30            | 13.42                   |                          |  |  |  |  |
| CSBC                | NC    | NASDAQ     | 13.160            | 15.250             | 12.650            | -2.52              | -5.73                | 0.37          | 58.67       | 0.24               | 35.57              | 129.91              | 22.43            | 47.00                   |                          |  |  |  |  |
| CDLC                | NC    | Pink Sheet | 34.500            | 37.500             | 26.760            | -5.48              | 6.98                 | 1.76          | 198.90      | 1.75               | 19.60              | 108.94              | 17.35            | 19.60                   |                          |  |  |  |  |
| KSAV                | NC    | OTC BB     | 21.000            | 25.000             | 17.250            | -4.55              | 2.74                 | 1.21          | 168.35      | 0.64               | 17.65              | 135.31              | 12.47            | 18.10                   |                          |  |  |  |  |
| MTUC                | NC    | OTC BB     | 10.500            | 13.500             | 10.000            | 0.00               | -4.55                | -1.06         | 259.47      | 0.27               | NM                 | 51.72               | 4.05             | NM                      |                          |  |  |  |  |
| SSFC                | NC    | NASDAQ     | 9.700             | 10.950             | 8.600             | -7.53              | -6.64                | 0.43          | 71.48       | 0.40               | 22.56              | 116.45              | 13.57            | 22.56                   |                          |  |  |  |  |
| CFB                 | NE    | NYSE       | 25.070            | 28.480             | 20.000            | -8.37              | -9.79                | 2.04          | 293.72      | 0.42               | 12.41              | 137.75              | 8.54             | 15.38                   |                          |  |  |  |  |
| TONE                | NE    | NASDAQ     | 21.000            | 25.370             | 17.750            | -6.25              | -11.73               | 1.18          | 122.25      | 0.00               | 18.10              | 128.52              | 17.18            | 18.10                   |                          |  |  |  |  |
| NHTB                | NH    | NASDAQ     | 29.810            | 35.669             | 21.500            | -4.58              | -12.84               | 2.92          | 261.98      | 0.72               | 9.94               | 153.03              | 11.38            | 10.76                   |                          |  |  |  |  |
| FNSW                | NJ    | OTC BB     | 17.000            | 18.000             | 11.458            | 2.00               | 14.93                | 1.18          | 177.48      | 0.08               | 15.04              | 133.96              | 9.58             | 18.68                   |                          |  |  |  |  |
| FSLA                | NJ    | NASDAQ     | 20.730            | 22.000             | 14.360            | -0.91              | -3.45                | 0.68          | 79.75       | 0.42               | 31.41              | 240.49              | 25.99            | 29.20                   |                          |  |  |  |  |
| FMCO                | NJ    | NASDAQ     | 18.010            | 20.500             | 13.150            | 4.71               | -1.96                | 0.96          | 188.96      | 0.12               | 18.96              | 185.86              | 9.53             | 20.70                   |                          |  |  |  |  |

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

| *****PER SHARE***** |       |          |               |              |             |               |               |                  |                |              |       |                           |                            |                         | *****PRICING RATIOS*****      |  |  |  |  |
|---------------------|-------|----------|---------------|--------------|-------------|---------------|---------------|------------------|----------------|--------------|-------|---------------------------|----------------------------|-------------------------|-------------------------------|--|--|--|--|
|                     | State | Exchange | All Time      |              |             | Monthly       |               | Quarterly        |                | 12 Month     |       | Price/<br>Earnings<br>(X) | Price/<br>Bk. Value<br>(%) | Price/<br>Assets<br>(%) | Price/Core<br>Earnings<br>(X) |  |  |  |  |
|                     |       |          | Price<br>(\$) | High<br>(\$) | Low<br>(\$) | Change<br>(%) | Change<br>(%) | Earnings<br>(\$) | Assets<br>(\$) | Div.<br>(\$) |       |                           |                            |                         |                               |  |  |  |  |
| OCFC                | NJ    | NASDAQ   | 22.200        | 28.000       | 21.750      | -8.57         | -13.35        | 1.62             | 128.64         | 0.78         | 15.00 | 220.02                    | 17.26                      | 14.90                   |                               |  |  |  |  |
| PBCI                | NJ    | NASDAQ   | 25.150        | 29.600       | 16.500      | -14.02        | -0.08         | 1.57             | 128.43         | 0.81         | 16.02 | 239.52                    | 19.58                      | 16.02                   |                               |  |  |  |  |
| PFSB                | NJ    | NASDAQ   | 31.800        | 36.950       | 25.370      | -7.88         | -7.50         | 1.80             | 260.74         | 0.40         | 18.82 | 179.26                    | 12.20                      | 17.47                   |                               |  |  |  |  |
| PFS                 | NJ    | NYSE     | 17.860        | 21.550       | 15.910      | -3.41         | -5.45         | 0.63             | 70.79          | 0.20         | 28.35 | 130.46                    | 25.23                      | 28.81                   |                               |  |  |  |  |
| SYNF                | NJ    | NASDAQ   | 9.980         | 11.500       | 5.372       | -2.73         | -8.44         | 0.23             | 47.49          | 0.00         | 43.39 | 316.83                    | 21.02                      | 45.36                   |                               |  |  |  |  |
| AABC                | NM    | NASDAQ   | 14.000        | 14.740       | 9.100       | 2.94          | 3.70          | 1.03             | 152.27         | 0.00         | 14.89 | 122.91                    | 9.19                       | 15.05                   |                               |  |  |  |  |
| GUPB                | NM    | NASDAQ   | 22.500        | 25.980       | 16.260      | -8.16         | -1.75         | 1.40             | 208.96         | 0.46         | 16.67 | 141.96                    | 10.77                      | 16.67                   |                               |  |  |  |  |
| AF                  | NY    | NYSE     | 35.100        | 42.550       | 24.500      | -4.70         | -9.49         | 2.54             | 289.54         | 0.91         | 13.98 | 178.99                    | 12.12                      | 14.39                   |                               |  |  |  |  |
| ALFC                | NY    | NASDAQ   | 17.000        | 20.900       | 15.720      | -15.00        | -12.10        | 0.85             | 93.99          | 0.10         | 20.00 | 110.82                    | 18.09                      | 20.00                   |                               |  |  |  |  |
| CNY                 | NY    | AMEX     | 23.110        | 26.500       | 14.190      | -3.10         | -10.60        | 2.02             | 231.82         | 0.20         | 12.42 | 129.40                    | 9.97                       | 12.49                   |                               |  |  |  |  |
| DCOM                | NY    | NASDAQ   | 19.000        | 21.513       | 15.120      | -5.47         | -7.17         | 1.40             | 90.16          | 0.45         | 14.07 | 257.80                    | 21.07                      | 14.62                   |                               |  |  |  |  |
| ESBK                | NY    | NASDAQ   | 31.850        | 32.482       | 24.546      | 0.31          | 1.11          | 2.40             | 288.22         | 0.74         | 13.50 | 145.43                    | 11.05                      | 15.85                   |                               |  |  |  |  |
| FNFG                | NY    | NASDAQ   | 12.940        | 16.550       | 11.500      | -6.77         | -16.08        | 0.58             | 58.79          | 0.24         | 22.70 | 109.94                    | 22.01                      | 21.57                   |                               |  |  |  |  |
| FFIC                | NY    | NASDAQ   | 17.580        | 19.500       | 12.380      | -0.90         | -3.67         | 1.25             | 102.94         | 0.29         | 14.53 | 220.30                    | 17.08                      | NA                      |                               |  |  |  |  |
| GPT                 | NY    | NYSE     | 38.650        | 47.300       | 28.850      | -8.56         | -1.50         | NA               | 181.01         | 0.99         | 10.33 | 237.99                    | 21.35                      | 10.39                   |                               |  |  |  |  |
| HRBT                | NY    | NASDAQ   | 18.350        | 21.440       | 11.725      | -4.63         | -12.83        | 1.14             | 86.34          | 0.30         | 16.68 | 180.43                    | 21.25                      | 16.68                   |                               |  |  |  |  |
| ICBC                | NY    | NASDAQ   | 37.620        | 41.580       | 25.210      | -3.29         | 0.78          | 2.85             | 182.22         | 0.75         | 13.93 | 197.17                    | 20.64                      | NA                      |                               |  |  |  |  |
| NYB                 | NY    | NYSE     | 26.230        | 35.570       | 18.838      | -18.79        | -14.74        | 1.82             | 97.81          | 0.73         | 14.90 | 205.40                    | 26.82                      | 16.19                   |                               |  |  |  |  |
| PBCP                | NY    | NASDAQ   | 11.090        | 12.420       | 6.926       | -7.04         | -1.07         | 0.26             | 43.26          | 0.40         | 44.36 | 126.17                    | 25.64                      | NA                      |                               |  |  |  |  |
| SFFS                | NY    | NASDAQ   | 13.780        | 17.350       | 12.660      | -5.75         | -10.92        | 0.61             | 68.96          | 0.21         | 23.36 | 133.53                    | 19.98                      | 23.36                   |                               |  |  |  |  |
| TRST                | NY    | NASDAQ   | 12.910        | 14.250       | 10.150      | 0.47          | -7.72         | 0.72             | 39.03          | 0.60         | 17.93 | 409.84                    | 33.08                      | 20.82                   |                               |  |  |  |  |
| WSBI                | NY    | NASDAQ   | 32.130        | 35.300       | 28.170      | -4.09         | -5.86         | 1.50             | 169.05         | 0.59         | 22.31 | 195.68                    | 19.01                      | 23.28                   |                               |  |  |  |  |
| ASBP                | OH    | NASDAQ   | 25.500        | 29.240       | 14.050      | 4.08          | 0.00          | 1.26             | 96.26          | 1.55         | 20.56 | 249.51                    | 26.49                      | 21.98                   |                               |  |  |  |  |
| CAF1                | OH    | NASDAQ   | 15.570        | 18.510       | 12.750      | -8.63         | -9.32         | 0.92             | 141.72         | 0.57         | 21.33 | 123.38                    | 10.99                      | 18.54                   |                               |  |  |  |  |
| GCFC                | OH    | NASDAQ   | 13.209        | 16.180       | 10.700      | -0.31         | -6.65         | -0.76            | 56.35          | 0.36         | NM    | 136.46                    | 23.44                      | NA                      |                               |  |  |  |  |
| CIBI                | OH    | NASDAQ   | 15.070        | 17.000       | 11.850      | -4.38         | -6.69         | 0.90             | 111.00         | 0.33         | 17.52 | 124.14                    | 13.58                      | 17.52                   |                               |  |  |  |  |
| FFDF                | OH    | NASDAQ   | 15.150        | 15.500       | 11.760      | 6.32          | 0.00          | 0.81             | 114.84         | 0.41         | 19.42 | 107.07                    | 13.19                      | 19.42                   |                               |  |  |  |  |
| FDEF                | OH    | NASDAQ   | 25.260        | 30.650       | 19.280      | -8.21         | -9.82         | 1.97             | 162.02         | 0.70         | 13.51 | 127.06                    | 15.59                      | 14.35                   |                               |  |  |  |  |
| FFBZ                | OH    | NASDAQ   | 8.990         | 10.000       | 7.200       | -1.64         | 1.87          | 0.56             | 76.23          | 0.23         | 16.65 | 133.38                    | 11.79                      | 14.98                   |                               |  |  |  |  |
| FFHS                | OH    | NASDAQ   | 18.400        | 21.480       | 14.050      | -0.33         | -6.02         | 0.88             | 166.45         | 0.31         | 24.21 | 126.90                    | 11.05                      | 27.88                   |                               |  |  |  |  |
| FNFI                | OH    | NASDAQ   | 18.000        | 19.300       | 15.190      | 2.86          | 1.41          | 0.80             | 71.92          | 0.58         | 22.78 | 151.13                    | 25.03                      | 26.87                   |                               |  |  |  |  |
| FPFC                | OH    | NASDAQ   | 17.890        | 20.000       | 15.810      | -0.78         | -6.73         | 1.40             | 124.98         | 0.55         | 12.96 | 124.41                    | 14.31                      | 13.35                   |                               |  |  |  |  |
| HCFC                | OH    | NASDAQ   | 17.500        | 17.500       | 12.400      | 10.89         | 12.90         | 0.87             | 191.07         | 0.44         | 20.83 | 116.74                    | 9.16                       | 20.83                   |                               |  |  |  |  |

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

|      | State | Exchange   | PER SHARE         |                    |                   |                    |                      |               |             |                    |                    |                     | PRICING RATIOS   |                         |  |  |  |
|------|-------|------------|-------------------|--------------------|-------------------|--------------------|----------------------|---------------|-------------|--------------------|--------------------|---------------------|------------------|-------------------------|--|--|--|
|      |       |            | Latest Price (\$) | All Time High (\$) | All Time Low (\$) | Monthly Change (%) | Quarterly Change (%) | Earnings (\$) | Assets (\$) | 12 Month Div. (\$) | Price/Earnings (X) | Price/Bk. Value (%) | Price/Assets (%) | Price/Core Earnings (X) |  |  |  |
| HLFC | OH    | NASDAQ     | 20.000            | 21.200             | 14.350            | 6.67               | 8.40                 | 1.22          | 89.41       | 0.78               | 16.67              | 150.72              | 22.37            | 16.67                   |  |  |  |
| IDVB | OH    | Pink Sheet | 17.050            | 22.500             | 17.050            | -9.55              | -11.89               | 1.11          | 250.38      | 0.32               | 15.64              | 73.87               | 6.81             | NA                      |  |  |  |
| LWFH | OH    | OTC BB     | 21.400            | 28.500             | 20.600            | -4.89              | -20.59               | 0.71          | 192.14      | 0.28               | 31.94              | 98.12               | 11.14            | 37.54                   |  |  |  |
| NLWS | OH    | OTC BB     | 20.500            | 26.000             | 19.775            | -4.87              | -9.89                | 0.95          | 136.49      | 0.58               | NA                 | 115.04              | 15.02            | 17.37                   |  |  |  |
| PCBI | OH    | NASDAQ     | 20.980            | 25.500             | 19.830            | 2.19               | -6.76                | 1.45          | 326.14      | 0.00               | 14.77              | 110.60              | 6.43             | 17.48                   |  |  |  |
| POHF | OH    | OTC BB     | 4.160             | 4.400              | 4.000             | -0.95              | 0.00                 | 0.29          | 25.99       | 0.11               | 15.41              | 125.68              | 16.01            | 15.41                   |  |  |  |
| PSFC | OH    | NASDAQ     | 16.900            | 18.500             | 13.250            | 2.36               | 6.09                 | 0.67          | 95.25       | 0.60               | 24.14              | 140.25              | 17.74            | 25.22                   |  |  |  |
| PFOH | OH    | OTC BB     | 24.750            | 26.000             | 18.900            | -1.00              | 3.13                 | 1.85          | 123.65      | 0.88               | 13.38              | 120.67              | 20.02            | 13.38                   |  |  |  |
| PVFC | OH    | NASDAQ     | 13.940            | 17.680             | 12.009            | -7.00              | -8.11                | 1.33          | 107.68      | 0.28               | 12.02              | 144.61              | 12.95            | 10.72                   |  |  |  |
| UCFC | OH    | NASDAQ     | 13.080            | 13.990             | 8.940             | 2.59               | 14.74                | 0.75          | 66.92       | 0.30               | 17.68              | 167.69              | 19.55            | 18.42                   |  |  |  |
| WAYN | OH    | NASDAQ     | 16.890            | 21.000             | 12.700            | 4.26               | 0.05                 | 0.72          | 95.20       | 0.47               | 23.46              | 148.81              | 17.74            | 23.46                   |  |  |  |
| WOFC | OH    | NASDAQ     | 34.320            | 35.850             | 21.250            | 4.35               | 8.03                 | 1.44          | 224.48      | 1.00               | 25.61              | 137.72              | 15.29            | 25.42                   |  |  |  |
| WFI  | OH    | AMEX       | 14.700            | 15.000             | 11.650            | 1.94               | 10.61                | 1.07          | 119.27      | 0.43               | 14.13              | 147.89              | 12.33            | 14.70                   |  |  |  |
| ESBF | PA    | NASDAQ     | 14.140            | 17.850             | 12.500            | 0.93               | -9.01                | 0.84          | 126.63      | 0.38               | 17.68              | 157.46              | 11.17            | 19.64                   |  |  |  |
| FSBI | PA    | NASDAQ     | 22.990            | 26.780             | 19.250            | -7.74              | -11.34               | 1.75          | 258.83      | 0.48               | 13.85              | 132.97              | 8.88             | 15.64                   |  |  |  |
| FKFS | PA    | NASDAQ     | 27.800            | 29.000             | 21.350            | 1.31               | 1.83                 | 1.43          | 294.03      | 0.41               | 20.90              | 167.17              | 9.45             | 27.52                   |  |  |  |
| GAF  | PA    | AMEX       | 35.010            | 35.100             | 24.850            | -0.06              | 0.78                 | 1.38          | 178.80      | 0.80               | 26.32              | 182.06              | 19.58            | 30.18                   |  |  |  |
| HARL | PA    | NASDAQ     | 29.370            | 34.500             | 24.000            | -1.61              | -4.18                | 2.07          | 303.52      | 0.74               | 14.47              | 157.90              | 9.68             | 15.46                   |  |  |  |
| KNBT | PA    | NASDAQ     | 16.010            | 17.990             | 14.600            | -10.51             | -8.77                | NA            | 65.84       | 0.00               | NA                 | 121.29              | 24.32            | NA                      |  |  |  |
| LARL | PA    | NASDAQ     | 21.500            | 25.980             | 18.830            | -7.73              | -11.67               | 1.04          | 161.08      | 0.78               | 21.72              | 149.10              | 13.35            | 21.72                   |  |  |  |
| NTNY | PA    | OTC BB     | 24.000            | 28.000             | 12.917            | -4.00              | 26.59                | 0.91          | 129.15      | 0.00               | 28.57              | 311.69              | 18.58            | 28.92                   |  |  |  |
| NEPF | PA    | NASDAQ     | 17.780            | 20.000             | 14.770            | -1.22              | -6.91                | -0.90         | 209.91      | 0.48               | NM                 | 126.28              | 8.47             | NM                      |  |  |  |
| PVSA | PA    | NASDAQ     | 27.870            | 30.730             | 22.000            | -0.32              | -0.64                | 1.85          | 286.59      | 0.74               | 15.40              | 149.84              | 9.72             | 17.20                   |  |  |  |
| PHSB | PA    | NASDAQ     | 21.390            | 25.490             | 17.250            | -4.25              | -4.08                | 1.10          | 117.69      | 1.00               | 20.57              | 131.31              | 18.18            | 41.13                   |  |  |  |
| RSVB | PA    | OTC BB     | 18.000            | 20.900             | 16.350            | -8.86              | -8.86                | 1.09          | 101.13      | 0.20               | 16.98              | 103.99              | 17.80            | 17.65                   |  |  |  |
| SOV  | PA    | NYSE       | 19.850            | 25.200             | 14.920            | -4.34              | -17.91               | 1.49          | 152.22      | 0.11               | 13.69              | 155.08              | 13.04            | 14.60                   |  |  |  |
| THRD | PA    | NASDAQ     | 29.590            | 35.470             | 25.270            | -6.15              | -9.92                | -2.30         | 215.49      | 0.60               | NM                 | 138.47              | 13.73            | NM                      |  |  |  |
| WYPT | PA    | NASDAQ     | 25.860            | 27.530             | 16.800            | -2.27              | 12.43                | 1.11          | 161.03      | 0.48               | 24.17              | 206.38              | 16.06            | NA                      |  |  |  |
| WGBC | PA    | NASDAQ     | 16.330            | 18.780             | 14.750            | -6.36              | -10.52               | 0.70          | 81.91       | 0.34               | 24.74              | 145.28              | 19.94            | 32.02                   |  |  |  |
| WVFC | PA    | NASDAQ     | 18.950            | 19.980             | 16.500            | 0.58               | 2.43                 | 1.05          | 163.91      | 0.64               | 18.05              | 158.44              | 11.56            | 18.05                   |  |  |  |
| CFCP | SC    | NASDAQ     | 15.980            | 17.400             | 8.903             | 10.06              | 0.45                 | 0.84          | 85.93       | 0.19               | 20.23              | 298.69              | 18.60            | 20.23                   |  |  |  |
| DFBS | SC    | NASDAQ     | 38.690            | 43.250             | 29.400            | 1.15               | 1.68                 | 3.51          | 200.01      | 0.00               | 11.69              | 134.76              | 19.34            | 28.04                   |  |  |  |
| FFCH | SC    | NASDAQ     | 28.880            | 33.140             | 25.750            | 4.07               | -3.25                | 1.99          | 195.67      | 0.82               | 14.89              | 213.45              | 14.76            | 15.70                   |  |  |  |

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

|      | State | Exchange   | PER SHARE         |                    |                   |                    |                      |               | PRICING RATIOS |                    |                     |                      |                   |                         |
|------|-------|------------|-------------------|--------------------|-------------------|--------------------|----------------------|---------------|----------------|--------------------|---------------------|----------------------|-------------------|-------------------------|
|      |       |            | Latest Price (\$) | All Time High (\$) | All Time Low (\$) | Monthly Change (%) | Quarterly Change (%) | Earnings (\$) | Assets (\$)    | 12 Month Div. (\$) | Price/ Earnings (X) | Price/ Bk. Value (%) | Price/ Assets (%) | Price/Core Earnings (X) |
| PEDE | SC    | NASDAQ     | 15.310            | 18.100             | 14.100            | -5.55              | -13.06               | 0.71          | 88.86          | 0.58               | 21.26               | 102.61               | 17.23             | 19.88                   |
| SFDL | SC    | OTC BB     | 22.000            | 25.500             | 19.750            | 5.52               | -4.35                | 1.39          | 209.79         | 0.08               | 16.18               | 175.30               | 10.49             | 16.18                   |
| HFFC | SD    | NASDAQ     | 16.550            | 18.250             | 14.546            | -6.34              | -3.16                | 1.26          | 220.64         | 0.42               | 13.13               | 115.82               | 7.50              | 13.57                   |
| JFBI | TN    | NASDAQ     | 12.250            | 15.090             | 10.783            | -12.44             | -12.87               | 0.16          | 37.54          | 0.19               | 81.67               | 106.34               | 32.63             | 26.63                   |
| SFBK | TN    | Pink Sheet | 21.000            | 22.000             | 17.200            | 0.00               | 5.00                 | 1.38          | 95.72          | 0.20               | 15.33               | 95.19                | 21.04             | 15.33                   |
| UTBI | TN    | NASDAQ     | 18.480            | 19.750             | 13.000            | -2.74              | -5.23                | 1.58          | 95.08          | 0.33               | 11.70               | 134.60               | 19.44             | 12.08                   |
| BAFI | TX    | OTC BB     | 31.000            | 32.000             | 15.250            | 39.33              | 40.91                | 2.24          | 331.30         | 0.00               | 14.42               | 149.40               | 9.36              | 14.42                   |
| CBSA | TX    | NASDAQ     | 41.580            | 41.650             | 27.900            | 0.60               | 0.82                 | 2.49          | 509.35         | 0.57               | 17.33               | 162.04               | 8.16              | 17.92                   |
| ETFS | TX    | OTC BB     | 14.250            | 15.500             | 13.100            | 0.00               | 0.00                 | 0.81          | 188.56         | 0.20               | 10.96               | 82.18                | 7.56              | 25.45                   |
| FBTX | TX    | NASDAQ     | 16.850            | 20.700             | 16.510            | -8.42              | -13.59               | 0.30          | 106.07         | 0.00               | 58.10               | 145.76               | 15.89             | 70.21                   |
| HRGB | TX    | OTC BB     | 25.770            | 25.950             | 12.900            | 0.08               | 1.66                 | -0.80         | 109.60         | 0.00               | NM                  | 161.26               | 23.51             | NM                      |
| CFFC | VA    | NASDAQ     | 20.500            | 24.700             | 14.250            | -4.70              | 1.08                 | 1.57          | 154.91         | 0.38               | 13.40               | 151.29               | 13.23             | 14.04                   |
| GAFC | VA    | NASDAQ     | 7.650             | 8.310              | 6.850             | 4.08               | -6.71                | 0.28          | 175.65         | 0.00               | 40.26               | 107.59               | 4.36              | 69.55                   |
| EVRT | WA    | NASDAQ     | 16.500            | 21.333             | 15.133            | -7.82              | -17.62               | 1.01          | 111.76         | 0.40               | 17.37               | 125.48               | 14.76             | 17.93                   |
| FMSB | WA    | NASDAQ     | 23.450            | 25.250             | 14.265            | 1.91               | 4.14                 | 1.66          | 173.26         | 0.26               | 14.75               | 227.67               | 13.53             | 15.13                   |
| FBNW | WA    | NASDAQ     | 25.900            | 31.050             | 24.650            | -13.67             | -14.94               | 2.32          | 239.41         | 0.60               | 11.83               | 107.60               | 10.82             | 11.83                   |
| HFWA | WA    | NASDAQ     | 19.600            | 23.500             | 19.260            | -8.67              | -10.91               | 1.37          | 103.49         | 0.57               | 14.85               | 195.02               | 18.94             | 14.85                   |
| HRZB | WA    | NASDAQ     | 17.210            | 19.390             | 14.170            | -0.86              | -8.16                | 1.23          | 82.54          | 0.49               | 14.34               | 163.90               | 20.85             | 14.84                   |
| RPFG | WA    | NASDAQ     | 15.600            | 17.050             | 15.220            | -3.17              | -2.49                | NA            | 86.42          | 0.05               | NA                  | 105.12               | 18.05             | NA                      |
| RVSB | WA    | NASDAQ     | 19.490            | 21.830             | 16.650            | -2.79              | -8.67                | 1.07          | 103.75         | 0.55               | 18.21               | 145.77               | 18.79             | NA                      |
| STSA | WA    | NASDAQ     | 33.180            | 38.960             | 21.273            | -4.35              | -13.25               | 2.40          | 287.74         | 0.00               | 14.18               | 197.03               | 11.53             | 15.01                   |
| TSBK | WA    | NASDAQ     | 21.910            | 24.950             | 20.250            | -4.53              | -3.05                | 1.62          | 107.60         | 0.52               | 14.23               | 118.37               | 20.36             | 13.44                   |
| WFSL | WA    | NASDAQ     | 23.520            | 26.436             | 19.318            | -7.40              | -9.41                | 1.75          | 96.09          | 0.80               | 13.44               | 168.97               | 24.48             | 13.36                   |
| WM   | WA    | NYSE       | 40.120            | 46.980             | 36.830            | -5.80              | -8.71                | 3.88          | 325.36         | 1.53               | 9.31                | 169.86               | 12.33             | 12.19                   |
| ABCW | WI    | NASDAQ     | 25.340            | 27.100             | 22.300            | 2.18               | -3.47                | 2.10          | 159.99         | 0.42               | 12.36               | 194.33               | 15.84             | 12.54                   |
| BKMU | WI    | NASDAQ     | 10.740            | 12.600             | 8.099             | -2.98              | -4.53                | 0.31          | 39.27          | 0.13               | 34.65               | 114.13               | 27.35             | 34.65                   |
| FTFC | WI    | NASDAQ     | 20.810            | 24.250             | 18.720            | 1.46               | -7.43                | 1.66          | 166.84         | 0.56               | 12.54               | 164.38               | 12.47             | 12.54                   |
| AFBC | WV    | NASDAQ     | 17.930            | 21.750             | 14.400            | -2.55              | -1.75                | 1.84          | 230.87         | 0.38               | 9.24                | 119.69               | 7.77              | 11.14                   |
| CRZY | WY    | Pink Sheet | 16.600            | 22.000             | 14.000            | -6.48              | -20.95               | 0.39          | 120.29         | 0.48               | 50.30               | 103.36               | 13.80             | 103.75                  |

|                     | State | Exchange | PER SHARE         |           |          |                    |                      |                    | PRICING RATIOS     |                     |                  |                         |             |        |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
|---------------------|-------|----------|-------------------|-----------|----------|--------------------|----------------------|--------------------|--------------------|---------------------|------------------|-------------------------|-------------|--------|--|--|--|--|--|--|--|--|--|--|--|---------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|--------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|------|--|--|---------|---------|--------|-------|-------|------|--------|------|--------|--------|-------|--------|-----|--|--|-------|-------|-------|--------|--------|-------|-------|------|------|-------|------|------|-------------------|----|--|--------|--------|--------|------|------|------|--------|------|-------|--------|-------|-------|-------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|---------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|-------------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|--------------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|-----------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|-----------|--|--|--------|--------|--------|------|------|------|--------|------|-------|--------|-------|-------|------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|---------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|--------|--|--|--------|--------|--------|-------|-------|------|--------|------|-------|--------|-------|-------|-----|--|--|--------|--------|--------|-------|------|------|--------|------|-------|--------|-------|-------|-------------|--|--|--------|
|                     |       |          | Latest Price (\$) | All Time  |          | Monthly Change (%) | Quarterly Change (%) | 12 Month Div. (\$) | Price/Earnings (X) | Price/Bk. Value (%) | Price/Assets (%) | Price/Core Earnings (X) |             |        |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
|                     |       |          |                   | High (\$) | Low (\$) |                    |                      |                    |                    |                     |                  |                         | ALL THRIFTS |        |  |  |  |  |  |  |  |  |  |  |  | AVERAGE |  |  | 22.792 | 25.831 | 17.306 | -2.24 | -2.40 | 1.33 | 168.25 | 0.43 | 21.32 | 152.09 | 15.18 | 21.93 | MEDIAN |  |  | 20.980 | 24.400 | 16.260 | -2.14 | -3.49 | 1.26 | 155.29 | 0.40 | 16.67 | 139.06 | 14.21 | 17.43 | HIGH |  |  | 103.610 | 116.910 | 74.300 | 55.72 | 52.07 | 7.53 | 567.93 | 1.75 | 192.11 | 533.14 | 54.38 | 182.22 | LOW |  |  | 1.050 | 2.000 | 0.850 | -23.46 | -40.00 | -7.64 | 18.23 | 0.00 | 5.52 | 34.31 | 1.95 | 5.52 | AVERAGE FOR STATE | IL |  | 28.951 | 31.101 | 22.143 | 4.19 | 2.63 | 1.68 | 224.91 | 0.42 | 23.55 | 130.55 | 14.72 | 26.64 | AVERAGE BY REGION |  |  |  |  |  |  |  |  |  |  |  |  |  |  | MIDWEST |  |  | 20.985 | 23.525 | 16.441 | -0.82 | -1.78 | 1.27 | 160.15 | 0.47 | 19.62 | 132.64 | 14.42 | 20.07 | NEW ENGLAND |  |  | 28.679 | 32.575 | 20.393 | -4.16 | -3.88 | 1.44 | 199.40 | 0.57 | 33.61 | 174.44 | 17.52 | 26.18 | MID ATLANTIC |  |  | 22.621 | 25.879 | 17.220 | -3.99 | -4.03 | 1.17 | 155.78 | 0.42 | 19.35 | 176.82 | 16.72 | 20.39 | SOUTHEAST |  |  | 19.203 | 22.084 | 14.917 | -0.70 | -1.69 | 1.04 | 141.04 | 0.34 | 25.20 | 146.46 | 14.91 | 28.19 | SOUTHWEST |  |  | 23.198 | 25.325 | 17.102 | 0.89 | 2.75 | 1.19 | 226.46 | 0.31 | 24.21 | 124.40 | 11.51 | 22.68 | WEST |  |  | 28.945 | 33.291 | 21.012 | -5.98 | -3.98 | 2.12 | 199.24 | 0.37 | 16.81 | 180.17 | 15.68 | 19.99 | AVERAGE BY EXCHANGE |  |  |  |  |  |  |  |  |  |  |  |  |  |  | NYSE |  |  | 36.395 | 42.660 | 26.391 | -7.08 | -5.60 | 2.90 | 252.31 | 0.54 | 13.58 | 182.93 | 15.79 | 14.53 | AMEX |  |  | 24.986 | 27.834 | 17.788 | -1.96 | -1.43 | 1.30 | 186.33 | 0.47 | 36.64 | 157.46 | 13.94 | 33.32 | NASDAQ |  |  | 21.917 | 24.787 | 16.725 | -2.10 | -2.72 | 1.23 | 155.04 | 0.43 | 21.19 | 157.23 | 15.96 | 21.72 | OTC |  |  | 19.671 | 21.955 | 15.140 | -0.20 | 1.84 | 1.10 | 182.14 | 0.28 | 17.51 | 118.33 | 11.89 | 18.78 | Pink Sheets |  |  | 22.067 |
| ALL THRIFTS         |       |          |                   |           |          |                    |                      |                    |                    |                     |                  |                         |             |        |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| AVERAGE             |       |          | 22.792            | 25.831    | 17.306   | -2.24              | -2.40                | 1.33               | 168.25             | 0.43                | 21.32            | 152.09                  | 15.18       | 21.93  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| MEDIAN              |       |          | 20.980            | 24.400    | 16.260   | -2.14              | -3.49                | 1.26               | 155.29             | 0.40                | 16.67            | 139.06                  | 14.21       | 17.43  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| HIGH                |       |          | 103.610           | 116.910   | 74.300   | 55.72              | 52.07                | 7.53               | 567.93             | 1.75                | 192.11           | 533.14                  | 54.38       | 182.22 |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| LOW                 |       |          | 1.050             | 2.000     | 0.850    | -23.46             | -40.00               | -7.64              | 18.23              | 0.00                | 5.52             | 34.31                   | 1.95        | 5.52   |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| AVERAGE FOR STATE   | IL    |          | 28.951            | 31.101    | 22.143   | 4.19               | 2.63                 | 1.68               | 224.91             | 0.42                | 23.55            | 130.55                  | 14.72       | 26.64  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| AVERAGE BY REGION   |       |          |                   |           |          |                    |                      |                    |                    |                     |                  |                         |             |        |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| MIDWEST             |       |          | 20.985            | 23.525    | 16.441   | -0.82              | -1.78                | 1.27               | 160.15             | 0.47                | 19.62            | 132.64                  | 14.42       | 20.07  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| NEW ENGLAND         |       |          | 28.679            | 32.575    | 20.393   | -4.16              | -3.88                | 1.44               | 199.40             | 0.57                | 33.61            | 174.44                  | 17.52       | 26.18  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| MID ATLANTIC        |       |          | 22.621            | 25.879    | 17.220   | -3.99              | -4.03                | 1.17               | 155.78             | 0.42                | 19.35            | 176.82                  | 16.72       | 20.39  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| SOUTHEAST           |       |          | 19.203            | 22.084    | 14.917   | -0.70              | -1.69                | 1.04               | 141.04             | 0.34                | 25.20            | 146.46                  | 14.91       | 28.19  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| SOUTHWEST           |       |          | 23.198            | 25.325    | 17.102   | 0.89               | 2.75                 | 1.19               | 226.46             | 0.31                | 24.21            | 124.40                  | 11.51       | 22.68  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| WEST                |       |          | 28.945            | 33.291    | 21.012   | -5.98              | -3.98                | 2.12               | 199.24             | 0.37                | 16.81            | 180.17                  | 15.68       | 19.99  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| AVERAGE BY EXCHANGE |       |          |                   |           |          |                    |                      |                    |                    |                     |                  |                         |             |        |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| NYSE                |       |          | 36.395            | 42.660    | 26.391   | -7.08              | -5.60                | 2.90               | 252.31             | 0.54                | 13.58            | 182.93                  | 15.79       | 14.53  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| AMEX                |       |          | 24.986            | 27.834    | 17.788   | -1.96              | -1.43                | 1.30               | 186.33             | 0.47                | 36.64            | 157.46                  | 13.94       | 33.32  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| NASDAQ              |       |          | 21.917            | 24.787    | 16.725   | -2.10              | -2.72                | 1.23               | 155.04             | 0.43                | 21.19            | 157.23                  | 15.96       | 21.72  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| OTC                 |       |          | 19.671            | 21.955    | 15.140   | -0.20              | 1.84                 | 1.10               | 182.14             | 0.28                | 17.51            | 118.33                  | 11.89       | 18.78  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |
| Pink Sheets         |       |          | 22.067            | 25.389    | 18.534   | -3.45              | -5.99                | 1.34               | 191.49             | 0.52                | 21.10            | 105.96                  | 12.38       | 30.18  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |         |         |        |       |       |      |        |      |        |        |       |        |     |  |  |       |       |       |        |        |       |       |      |      |       |      |      |                   |    |  |        |        |        |      |      |      |        |      |       |        |       |       |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |         |  |  |        |        |        |       |       |      |        |      |       |        |       |       |             |  |  |        |        |        |       |       |      |        |      |       |        |       |       |              |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |       |       |      |        |      |       |        |       |       |           |  |  |        |        |        |      |      |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |      |  |  |        |        |        |       |       |      |        |      |       |        |       |       |        |  |  |        |        |        |       |       |      |        |      |       |        |       |       |     |  |  |        |        |        |       |      |      |        |      |       |        |       |       |             |  |  |        |

# KELLER & COMPANY

Dublin, Ohio  
614-766-1426

## KEY FINANCIAL DATA AND RATIOS PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS (EXCLUDING MUTUAL HOLDING COMPANIES) AS OF APRIL 26, 2004

|    | ASSETS AND EQUITY    |                      |                      |               | PROFITABILITY |               |          |               | CAPITAL ISSUES |            |                          |                            |
|----|----------------------|----------------------|----------------------|---------------|---------------|---------------|----------|---------------|----------------|------------|--------------------------|----------------------------|
|    | Total Assets (\$000) | Total Equity (\$000) | Tang. Equity (\$000) | Total (\$000) | ROAA (%)      | Core ROAA (%) | ROAE (%) | Core ROAE (%) | IPO Date       | Exchange   | Number of Shares Outstg. | Mkt. Value of Shares (\$M) |
| AK | 164,559              | 15,257               | 15,197               | 15,197        | 0.32          | 0.35          | 3.34     | 3.71          | 07/01/99       | OTC BB     | 626,132                  | 12.84                      |
| AL | 109,021              | 18,689               | 18,685               | 18,685        | 0.66          | 0.55          | 3.93     | 3.25          | 10/05/95       | OTC BB     | 961,498                  | 16.11                      |
| AL | 133,178              | 11,664               | 11,120               | 11,664        | 0.10          | 0.05          | 1.08     | 0.53          | 02/14/95       | AMEX       | 718,897                  | 11.62                      |
| AR | 690,653              | 75,078               | 75,078               | 75,078        | 1.08          | 1.08          | 10.25    | 10.25         | 05/03/96       | NASDAQ     | 5,340,086                | 97.48                      |
| AR | 232,458              | 27,701               | 27,701               | 27,701        | 0.20          | 0.30          | 1.74     | 2.66          | 05/07/97       | NASDAQ     | 1,447,013                | 26.18                      |
| AR | 745,854              | 53,048               | 36,567               | 36,567        | 0.77          | 0.61          | 10.80    | 8.60          | 04/01/98       | NASDAQ     | 4,549,791                | 78.48                      |
| CA | 229,815              | 18,191               | 18,191               | 18,191        | 0.71          | 0.68          | 9.08     | 8.71          | 01/09/96       | NASDAQ     | 1,832,507                | 24.70                      |
| CA | 1,723,139            | 102,042              | 89,007               | 89,007        | 1.57          | 1.42          | 22.69    | 20.42         | 12/18/02       | NASDAQ     | 29,956,365               | 544.61                     |
| CA | 13,525,129           | 924,557              | 921,407              | 921,407       | 0.70          | 0.63          | 9.00     | 8.14          | 01/01/71       | NYSE       | 27,953,747               | 1366.38                    |
| CA | 650,734              | 80,049               | 80,049               | 80,049        | 0.74          | 0.74          | 5.02     | 5.02          | 08/23/02       | NASDAQ     | 4,933,000                | 103.49                     |
| CA | 5,173,025            | 452,177              | 445,348              | 445,348       | 1.38          | 1.38          | 15.23    | 15.23         | 12/16/83       | NYSE       | 17,091,448               | 701.26                     |
| CA | 86,604,771           | 6,243,859            | 6,243,859            | 6,243,859     | 1.46          | 1.41          | 20.16    | 19.48         | 05/29/59       | NYSE       | 152,492,139              | 15799.71                   |
| CA | 1,004,930            | 49,266               | 44,216               | 44,216        | 0.86          | NA            | 16.93    | NA            | NA             | NASDAQ     | 5,257,484                | 89.43                      |
| CA | 2,744,973            | 191,546              | 167,704              | 167,704       | 1.02          | NA            | 14.97    | NA            | NA             | NASDAQ     | 11,799,221               | 412.03                     |
| CA | 13,240,391           | 1,017,431            | 983,734              | 983,734       | 1.46          | 1.29          | 18.30    | 16.19         | NA             | NYSE       | 56,760,313               | 1828.06                    |
| CA | 372,818              | 40,434               | 40,434               | 40,434        | 1.91          | 1.54          | 24.50    | 19.78         | 06/25/97       | NASDAQ     | 5,255,072                | 57.86                      |
| CA | 3,677,694            | 317,771              | 316,481              | 316,481       | 1.29          | 1.26          | 14.09    | 13.70         | 03/29/96       | NYSE       | 16,614,997               | 606.61                     |
| CA | 1,374,087            | 109,984              | NA                   | NA            | 1.24          | 1.24          | 14.82    | 14.82         | 06/28/96       | NASDAQ     | 7,206,388                | 178.72                     |
| CA | 1,755,062            | 143,102              | 142,778              | 142,778       | 1.36          | 1.36          | 16.08    | 16.08         | 12/30/93       | NASDAQ     | 6,258,927                | 342.29                     |
| CA | 1,670,716            | 103,327              | 103,327              | 103,327       | 0.99          | 0.93          | 13.75    | 12.93         | 04/24/98       | NASDAQ     | 16,100,204               | 254.90                     |
| CA | 14,745,384           | 1,157,178            | 1,156,860            | 1,156,860     | 1.02          | NA            | 16.26    | NA            | 05/01/86       | NYSE       | 51,798,704               | 2295.72                    |
| CO | 193,569              | 18,281               | 18,281               | 18,281        | 1.06          | 1.06          | 11.22    | 11.22         | 12/10/97       | Pink Sheet | 901,704                  | 27.29                      |
| CO | 1,723,924            | 69,684               | 69,684               | 69,684        | 0.14          | NA            | 3.37     | NA            | 10/18/96       | NASDAQ     | 6,518,981                | 74.38                      |
| CT | 2,536,730            | 406,001              | 406,001              | 406,001       | NA            | NA            | NA       | NA            | 04/02/04       | NASDAQ     | NA                       | 1569.68                    |
| CT | 704,042              | 52,306               | 43,606               | 43,606        | 1.11          | 1.11          | 14.38    | 14.34         | 02/01/86       | NASDAQ     | 4,093,000                | 121.92                     |
| DC | 217,492              | 21,812               | 21,812               | 21,812        | -0.35         | -0.12         | -3.82    | -1.33         | 06/06/85       | NASDAQ     | 1,552,519                | 32.45                      |
| DE | 2,239,669            | 198,427              | NA                   | NA            | 1.15          | 1.09          | 12.39    | 11.83         | 11/26/86       | NASDAQ     | 7,362,000                | 358.75                     |
| FL | 4,750,483            | 429,577              | 341,357              | 341,357       | 1.31          | 1.24          | 14.52    | 13.72         | 11/29/83       | NYSE       | 59,207,954               | 831.82                     |
| FL | 7,247,748            | 454,077              | 425,724              | 425,724       | 0.63          | 0.59          | 10.14    | 9.60          | 12/11/85       | NASDAQ     | 29,890,300               | 762.34                     |
| FL | 468,198              | 26,457               | 26,457               | 26,457        | 0.64          | 0.59          | 10.79    | 9.87          | 12/12/97       | AMEX       | 6,661,807                | 52.63                      |
| FL | 982,038              | 78,934               | 78,934               | 78,934        | 0.96          | 0.96          | 11.85    | 11.85         | 01/04/94       | NASDAQ     | 5,397,554                | 149.15                     |
| FL | 3,240,786            | 192,684              | NA                   | NA            | 0.63          | 0.67          | 10.21    | 10.85         | 05/15/01       | NASDAQ     | 15,070,258               | 526.25                     |
| FL | 180,437              | 20,184               | 19,756               | 19,756        | 0.89          | 0.89          | 8.98     | 8.98          | NA             | NASDAQ     | 1,993,194                | 43.35                      |

# **KELLER & COMPANY**

Dublin, Ohio  
614-766-1426

## **KEY FINANCIAL DATA AND RATIOS** **PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS** **(EXCLUDING MUTUAL HOLDING COMPANIES)** **AS OF APRIL 26, 2004**

|      | ASSETS AND EQUITY |                      |                      |                      | PROFITABILITY |               |          |               | CAPITAL ISSUES |            |                          |                            |
|------|-------------------|----------------------|----------------------|----------------------|---------------|---------------|----------|---------------|----------------|------------|--------------------------|----------------------------|
|      | State             | 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) |
| FFBK | FL                | 821,190              | 103,532              | 93,891               | 0.71          | 0.59          | 5.68     | 4.73          | 12/22/00       | NASDAQ     | 5,381,763                | 145.97                     |
| HARB | FL                | 2,541,218            | 273,189              | NA                   | 1.66          | 1.61          | 14.88    | 14.40         | 03/19/98       | NASDAQ     | 23,780,000               | 665.84                     |
| EBDC | GA                | 111,566              | 6,359                | 6,359                | -0.11         | -0.27         | -1.83    | -4.64         | 04/01/98       | OTC BB     | 2,074,723                | 2.18                       |
| NTBK | GA                | 4,716,900            | 430,350              | 367,909              | 1.17          | 1.00          | 12.11    | 10.34         | 07/29/97       | NASDAQ     | 47,584,770               | 534.75                     |
| FFSX | IA                | 633,251              | 72,325               | 53,579               | 0.88          | 0.88          | 7.89     | 7.87          | 04/14/99       | NASDAQ     | 3,785,272                | 81.65                      |
| CASH | IA                | 782,100              | 45,262               | 41,859               | 0.47          | 0.45          | 7.95     | 7.67          | 09/20/93       | NASDAQ     | 2,508,067                | 56.34                      |
| HZFS | IA                | 93,096               | 11,020               | 11,020               | 1.40          | 1.30          | 12.34    | 11.43         | 06/30/94       | OTC BB     | 771,571                  | 12.27                      |
| FFFD | IA                | 424,009              | 41,592               | 36,621               | 1.38          | 1.38          | 14.65    | 14.65         | 03/21/96       | NASDAQ     | 1,604,780                | 58.83                      |
| AFBA | IL                | 129,565              | 10,090               | 10,090               | 0.47          | 0.47          | 5.04     | 5.01          | 12/31/01       | OTC BB     | 558,350                  | 9.49                       |
| CFSL | IL                | 362,388              | 74,119               | 73,635               | 0.62          | 0.62          | 3.08     | 3.08          | 05/02/01       | NASDAQ     | 3,875,521                | 103.48                     |
| CFSB | IL                | 349,515              | 32,992               | 32,992               | 0.46          | 0.46          | 5.00     | 4.96          | 05/01/96       | NASDAQ     | 1,500,000                | 36.61                      |
| ESDF | IL                | 110,040              | 13,096               | 13,096               | 0.52          | 0.33          | 3.72     | 2.37          | 11/01/91       | Pink Sheet | 291,025                  | 9.60                       |
| EFC  | IL                | 897,093              | 78,404               | 78,404               | 0.84          | 0.78          | 9.40     | 8.71          | 04/07/98       | AMEX       | 4,592,671                | 123.27                     |
| FBTC | IL                | 226,194              | 26,392               | 26,392               | 0.90          | 0.86          | 7.65     | 7.31          | 04/19/01       | NASDAQ     | 1,250,225                | 33.13                      |
| FFBI | IL                | 328,730              | 41,393               | 39,590               | 0.88          | 0.58          | 6.26     | 4.13          | 09/28/00       | NASDAQ     | 1,733,092                | 61.59                      |
| FSFF | IL                | 494,411              | 85,884               | 85,831               | 1.71          | 1.71          | 10.24    | 10.24         | 10/31/97       | NASDAQ     | 4,039,063                | 141.36                     |
| GTPS | IL                | 157,770              | 17,776               | 17,291               | 0.82          | 0.82          | 7.68     | 7.68          | 06/30/95       | NASDAQ     | 757,703                  | 25.76                      |
| HMLK | IL                | 318,774              | 22,343               | 21,029               | 0.52          | 0.35          | 7.61     | 5.05          | 04/02/97       | NASDAQ     | 968,336                  | 28.10                      |
| MAFB | IL                | 9,077,753            | 914,864              | 639,326              | 1.23          | 1.18          | 12.91    | 12.41         | 01/12/90       | NASDAQ     | 32,915,327               | 1376.52                    |
| MCPH | IL                | 155,809              | 11,518               | 11,518               | 0.62          | 0.62          | 8.70     | 8.70          | 06/30/93       | OTC BB     | 372,600                  | 13.97                      |
| NBSI | IL                | 133,746              | 13,494               | 13,494               | 0.28          | 0.24          | 2.71     | 2.34          | 12/21/93       | NASDAQ     | 1,144,695                | 25.24                      |
| PFED | IL                | 266,063              | 29,540               | 29,540               | 0.85          | 0.78          | 7.61     | 6.95          | 08/12/96       | NASDAQ     | 1,152,195                | 35.08                      |
| RFBK | IL                | 32,380               | 2,416                | 2,416                | -1.94         | -1.95         | -23.15   | -23.26        | 04/02/03       | Pink Sheet | 190,961                  | 3.31                       |
| AMFC | IN                | 145,965              | 12,520               | 12,520               | 0.78          | 0.80          | 9.72     | 9.89          | 04/01/96       | NASDAQ     | 949,379                  | 17.43                      |
| ASBI | IN                | 402,453              | 38,874               | 38,156               | 0.53          | -0.26         | 6.20     | -3.05         | 03/02/87       | NASDAQ     | 3,148,288                | 52.55                      |
| BRBI | IN                | 198,810              | 16,228               | 12,828               | 0.09          | -0.04         | 0.79     | -0.39         | 06/24/98       | NASDAQ     | 3,406,150                | 21.46                      |
| CITZ | IN                | 1,569,428            | 155,953              | 155,953              | 0.23          | 0.15          | 2.28     | 1.52          | 07/24/98       | NASDAQ     | 12,200,015               | 174.01                     |
| CSFC | IN                | 146,422              | 11,598               | 11,598               | 1.13          | 0.93          | 14.24    | 11.70         | 12/28/01       | OTC BB     | 555,450                  | 15.14                      |
| FFWC | IN                | 242,967              | 23,246               | 22,271               | 1.01          | 1.00          | 10.23    | 10.15         | 04/05/93       | NASDAQ     | 1,300,229                | 28.62                      |
| FFED | IN                | 175,390              | 13,367               | 13,367               | 0.14          | -0.01         | 1.69     | -0.12         | 08/31/87       | NASDAQ     | 9,618,658                | 17.51                      |
| FBEI | IN                | 211,901              | 30,145               | 28,082               | 0.76          | 0.74          | 4.82     | 4.69          | 04/07/99       | NASDAQ     | 1,610,017                | 32.78                      |
| FCAP | IN                | 409,138              | 43,895               | 37,900               | 0.93          | 0.90          | 8.70     | 8.47          | 01/04/99       | NASDAQ     | 2,843,763                | 66.23                      |
| HFSK | IN                | 228,079              | 19,616               | 19,616               | 0.74          | 0.70          | 8.86     | 8.35          | NA             | Pink Sheet | 1,866,200                | 20.99                      |

# KELLER & COMPANY

Dublin, Ohio  
614-766-1426

## KEY FINANCIAL DATA AND RATIOS PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS (EXCLUDING MUTUAL HOLDING COMPANIES) AS OF APRIL 26, 2004

|                                    | ASSETS AND EQUITY    |                      |                      |               | PROFITABILITY |               |          |               | CAPITAL ISSUES |            |                          |                            |
|------------------------------------|----------------------|----------------------|----------------------|---------------|---------------|---------------|----------|---------------|----------------|------------|--------------------------|----------------------------|
|                                    | Total Assets (\$000) | Total Equity (\$000) | Tang. Equity (\$000) | Total (\$000) | ROAA (%)      | Core ROAA (%) | ROAE (%) | Core ROAE (%) | IPO Date       | Exchange   | Number of Shares Outstg. | Mkt. Value of Shares (\$M) |
| HBBI Home Building Bancorp         | 51,405               | 6,722                | 6,722                | 6,722         | 0.83          | 0.83          | 6.01     | 6.01          | 02/08/95       | OTC BB     | 262,858                  | 6.30                       |
| HWEN Home Financial Bancorp        | 60,656               | 6,921                | 6,921                | 6,921         | 0.60          | 0.60          | 5.50     | 5.49          | 07/02/96       | NASDAQ     | 1,356,050                | 8.07                       |
| LNCB Lincoln Bancorp               | 580,357              | 80,357               | 78,182               | 78,182        | 0.61          | 0.63          | 4.41     | 4.54          | 12/30/98       | NASDAQ     | 4,418,391                | 82.62                      |
| LOGN Logansport Financial Corp.    | 153,868              | 16,634               | 16,634               | 16,634        | 0.90          | 0.79          | 8.58     | 7.60          | 06/14/95       | NASDAQ     | 876,193                  | 18.40                      |
| LSBI LSB Financial Corp.           | 319,272              | 27,727               | 27,727               | 27,727        | 0.94          | 0.94          | 11.03    | 11.03         | 02/03/95       | NASDAQ     | 1,356,200                | 33.77                      |
| MFBC MFB Corp.                     | 426,534              | 35,366               | 35,366               | 35,366        | 0.50          | 0.50          | 6.30     | 6.30          | 03/25/94       | NASDAQ     | 1,329,060                | 40.56                      |
| MFSF MutualFirst Financial Inc.    | 809,475              | 96,762               | 95,857               | 95,857        | 0.98          | 0.98          | 8.29     | 8.29          | 12/30/99       | NASDAQ     | 5,199,725                | 119.07                     |
| NEIB Northeast Indiana Bancorp     | 222,456              | 27,326               | 27,326               | 27,326        | 0.83          | 0.82          | 6.90     | 6.81          | 06/28/95       | NASDAQ     | 1,488,914                | 31.42                      |
| NWIN NorthWest Indiana Bancorp     | 525,603              | 42,494               | 42,494               | 42,494        | 1.18          | 1.16          | 14.51    | 14.18         | NA             | OTC BB     | 2,765,000                | 88.20                      |
| PFDC Peoples Bancorp               | 501,234              | 63,929               | 61,025               | 61,025        | 1.11          | 1.11          | 8.74     | 8.75          | 07/07/87       | NASDAQ     | 3,395,038                | 84.80                      |
| PBNC PFS Bancorp Inc.              | 118,273              | 26,922               | 26,922               | 26,922        | 0.70          | 0.71          | 3.09     | 3.16          | 10/12/01       | NASDAQ     | 1,473,728                | 29.62                      |
| RIVR River Valley Bancorp          | 255,076              | 22,855               | 22,824               | 22,824        | 1.11          | 1.11          | 12.22    | 12.20         | 12/20/96       | NASDAQ     | 1,646,680                | 35.68                      |
| SOBI Sobieski Bancorp Inc.         | 110,944              | 5,337                | 5,337                | 5,337         | -4.04         | -4.08         | -57.20   | -57.79        | 03/31/95       | NASDAQ     | 677,732                  | 4.88                       |
| UCBC Union Community Bancorp       | 261,577              | 35,530               | 32,739               | 32,739        | 0.86          | 0.86          | 6.45     | 6.45          | 12/29/97       | NASDAQ     | 2,100,000                | 36.06                      |
| FFSL First Independence Corp.      | 159,664              | 15,297               | 15,297               | 15,297        | 0.73          | 0.73          | 7.72     | 7.72          | 10/08/93       | Pink Sheet | 919,916                  | 15.96                      |
| CKFB CKF Bancorp Inc.              | 147,290              | 15,193               | 14,093               | 14,093        | 1.09          | NA            | 10.69    | NA            | 01/04/95       | NASDAQ     | 1,470,374                | 23.50                      |
| CFBC Community First Bancorp Inc.  | 42,541               | 4,209                | 4,209                | 4,209         | 0.03          | 0.03          | 0.32     | 0.32          | 06/27/03       | OTC BB     | 277,725                  | 4.58                       |
| FKKY Frankfort First Bancorp Inc.  | 138,855              | 17,737               | 17,737               | 17,737        | 0.77          | 0.77          | 5.88     | 5.88          | 07/10/95       | NASDAQ     | 1,261,522                | 30.29                      |
| HFFB Harrodsburg First Fin Bancorp | 173,845              | 21,287               | 20,690               | 20,690        | 0.70          | 0.69          | 5.53     | 5.44          | 10/04/95       | NASDAQ     | 1,222,978                | 24.57                      |
| HFCB HopFed Bancorp Inc.           | 531,465              | 47,238               | 41,416               | 41,416        | 0.72          | 0.63          | 7.40     | 6.53          | 02/09/98       | NASDAQ     | 3,630,396                | 61.83                      |
| FPBF FPB Financial Corp.           | 89,125               | 6,902                | 6,902                | 6,902         | 0.62          | 0.62          | 7.09     | 7.09          | 07/01/99       | OTC BB     | 277,119                  | 6.37                       |
| GLBP Globe Bancorp Inc.            | 31,941               | 5,550                | 5,550                | 5,550         | 0.48          | 0.48          | 2.83     | 2.83          | 07/10/01       | OTC BB     | 273,800                  | 4.52                       |
| GSLA GS Financial Corp.            | 214,714              | 29,308               | 29,308               | 29,308        | 0.32          | -0.09         | 2.17     | -0.64         | 04/01/97       | NASDAQ     | 1,304,780                | 23.67                      |
| TSH Teche Holding Co.              | 579,021              | 58,613               | 58,613               | 58,613        | 1.18          | 1.17          | 10.98    | 10.91         | 04/19/95       | AMEX       | 2,263,000                | 79.09                      |
| ABBK Abington Bancorp Inc.         | 815,079              | 58,621               | 48,688               | 48,688        | 0.34          | 0.35          | 5.31     | 5.56          | 06/10/86       | NASDAQ     | 4,020,000                | 137.32                     |
| BHL Berkshire Hills Bancorp Inc.   | 1,218,717            | 123,175              | 112,942              | 112,942       | 0.80          | 0.66          | 7.28     | 6.00          | 06/28/00       | AMEX       | 5,903,082                | 202.43                     |
| BFD BostonFed Bancorp Inc.         | 1,694,978            | 94,649               | 77,113               | 77,113        | 0.21          | 0.20          | 3.51     | 3.32          | 10/24/95       | AMEX       | 4,491,796                | 148.01                     |
| BRKL Brookline Bancorp Inc.        | 1,591,208            | 596,153              | 596,153              | 596,153       | 1.31          | 1.20          | 3.18     | 2.92          | 07/10/02       | NASDAQ     | 58,939,957               | 865.24                     |
| CEBK Central Bancorp Inc.          | 478,177              | 43,091               | 40,859               | 40,859        | 0.47          | 0.47          | 5.55     | 5.50          | 10/24/86       | NASDAQ     | 1,664,957                | 61.39                      |
| FCB Falmouth Bancorp Inc.          | 158,109              | 17,856               | 17,856               | 17,856        | 0.14          | 0.28          | 1.23     | 2.52          | 03/28/96       | AMEX       | 916,727                  | 33.46                      |
| FAB FIRSTFED AMERICA BANCORP INC.  | 2,556,439            | 219,497              | 167,497              | 167,497       | 0.90          | 0.72          | 11.37    | 9.08          | 01/15/97       | AMEX       | 18,790,145               | 470.53                     |
| HIFS Hingham Instit. for Savings   | 489,447              | 42,204               | 42,204               | 42,204        | 1.40          | 1.39          | 16.22    | 16.09         | 12/20/88       | NASDAQ     | 2,080,250                | 87.37                      |
| LSBX LSB Corp.                     | 482,029              | 55,629               | 55,629               | 55,629        | 0.97          | 0.66          | 8.12     | 5.49          | 05/02/86       | NASDAQ     | 4,293,142                | 72.34                      |

**KELLER & COMPANY**

Dublin, Ohio

614-766-1426

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

AS OF APRIL 26, 2004

|      | 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) |
| MASB | MA    | 1,010,249            | 110,927              | 109,837              | 0.78  | 0.75          | 7.08          | 6.80     | 05/28/86      | NASDAQ         | 4,407,453  | 158.84                   |                            |
| MFLR | MA    | 208,607              | 17,854               | 17,758               | 0.98  | 0.91          | 11.75         | 11.01    | 12/23/87      | NASDAQ         | 2,046,246  | 35.83                    |                            |
| MYST | MA    | 428,417              | 27,706               | 27,706               | 0.37  | 0.30          | 6.12          | 4.84     | 01/09/98      | NASDAQ         | 1,564,294  | 50.54                    |                            |
| SCFS | MA    | 4,452,865            | 396,686              | 277,066              | 0.91  | NA            | 10.39         | NA       | 11/20/98      | NASDAQ         | 25,921,930 | 832.09                   |                            |
| WRO  | MA    | 825,458              | 81,386               | 79,563               | 0.83  | 0.91          | 8.32          | 9.15     | 03/19/99      | AMEX           | 3,673,393  | 124.16                   |                            |
| ABKD | MD    | 236,887              | 14,311               | 14,311               | 0.51  | 0.55          | 7.40          | 7.92     | NA            | OTC BB         | 1,883,574  | 15.48                    |                            |
| BUCS | MD    | 118,319              | 9,998                | 9,533                | 0.41  | 0.40          | 4.71          | 4.68     | 03/15/01      | OTC BB         | 401,044    | 10.67                    |                            |
| SVBI | MD    | 540,471              | 52,970               | 52,636               | 2.23  | 2.23          | 23.16         | 23.16    | NA            | NASDAQ         | 4,159,092  | 126.69                   |                            |
| WSB  | MD    | 409,354              | 43,426               | 43,426               | 1.98  | 1.92          | 19.69         | 19.02    | 08/03/88      | AMEX           | 7,117,418  | 68.00                    |                            |
| NBN  | ME    | 496,973              | 36,365               | 35,506               | 0.81  | 0.73          | 10.40         | 9.34     | 08/19/87      | AMEX           | 2,517,341  | 49.65                    |                            |
| CTZN | MI    | 1,094,260            | 158,187              | 158,187              | 1.15  | 1.16          | 8.06          | 8.08     | 03/07/01      | NASDAQ         | 8,320,244  | 203.18                   |                            |
| FBC  | MI    | 12,185,697           | 672,098              | 672,098              | 2.34  | 2.34          | 42.21         | 42.21    | 04/30/97      | NYSE           | 60,832,000 | 1309.71                  |                            |
| MCBF | MI    | 203,123              | 37,430               | 37,430               | 0.32  | 0.32          | 1.79          | 1.79     | 08/30/02      | NASDAQ         | 2,399,550  | 33.95                    |                            |
| STBI | MI    | 287,338              | 29,158               | 23,933               | 0.89  | NA            | 9.30          | NA       | 11/10/88      | NASDAQ         | 2,808,535  | 37.98                    |                            |
| FFHH | MN    | 520,106              | 52,352               | 47,490               | 1.03  | 1.03          | 11.11         | 11.11    | 10/07/94      | NASDAQ         | 2,381,398  | 66.97                    |                            |
| HMNF | MN    | 899,725              | 82,148               | 77,928               | 1.14  | 1.09          | 11.54         | 10.99    | 06/30/94      | NASDAQ         | 4,507,280  | 118.99                   |                            |
| WEFC | MN    | 223,805              | 27,868               | 27,868               | 1.58  | 1.58          | 13.30         | 13.30    | 04/11/95      | NASDAQ         | 1,153,827  | 33.05                    |                            |
| CCFC | MO    | 82,590               | 15,025               | 15,025               | 0.18  | 0.18          | 1.08          | 1.08     | 01/09/03      | OTC BB         | 978,650    | 13.70                    |                            |
| FBSI | MO    | 274,302              | 27,452               | 26,937               | 0.87  | 0.83          | 8.86          | 8.47     | 12/22/93      | NASDAQ         | 1,666,872  | 33.90                    |                            |
| NASB | MO    | 1,217,396            | 126,137              | 122,891              | 2.19  | 2.17          | 20.25         | 20.11    | 09/27/85      | NASDAQ         | 8,455,442  | 346.67                   |                            |
| PULB | MO    | 439,497              | 37,012               | 37,012               | 1.33  | 1.28          | 16.01         | 15.42    | 12/03/98      | NASDAQ         | 5,356,000  | 98.10                    |                            |
| SMBC | MO    | 301,212              | 26,527               | 23,605               | 0.99  | 0.99          | 11.05         | 11.05    | 04/13/94      | NASDAQ         | 2,300,568  | 37.04                    |                            |
| CSBC | NC    | 494,680              | 85,434               | 77,762               | 0.64  | 0.47          | 3.45          | 2.52     | 10/01/02      | NASDAQ         | 8,431,384  | 110.96                   |                            |
| CDLC | NC    | 137,662              | 21,917               | 21,917               | 0.78  | 0.78          | 5.14          | 5.14     | 12/31/97      | Pink Sheet     | 692,124    | 23.88                    |                            |
| KSAB | NC    | 201,516              | 18,577               | 18,577               | 0.72  | 0.71          | 7.74          | 7.57     | 12/30/93      | OTC BB         | 1,197,029  | 25.14                    |                            |
| MTUC | NC    | 94,374               | 7,382                | 7,382                | -0.43 | -0.47         | -5.02         | -5.49    | 06/29/93      | OTC BB         | 363,719    | 3.82                     |                            |
| SSFC | NC    | 220,154              | 25,647               | 25,647               | 0.56  | 0.56          | 4.92          | 4.92     | 10/03/96      | NASDAQ         | 3,079,867  | 29.87                    |                            |
| CFB  | NE    | 12,188,859           | 755,353              | 575,804              | 0.70  | 0.56          | 12.01         | 9.66     | 12/31/84      | NYSE           | 41,498,575 | 1024.44                  |                            |
| TONE | NE    | 2,207,868            | 295,089              | 295,089              | 1.13  | 1.13          | 7.04          | 7.04     | 10/02/02      | NASDAQ         | 18,060,061 | 426.67                   |                            |
| NHTB | NH    | 526,246              | 39,125               | 26,985               | 1.15  | 1.12          | 15.83         | 15.42    | 05/22/86      | NASDAQ         | 2,008,690  | 61.49                    |                            |
| FNSW | NJ    | 92,224               | 6,593                | 6,593                | 0.65  | 0.52          | 8.84          | 7.07     | 09/30/98      | OTC BB         | 519,637    | 8.83                     |                            |
| FSLA | NJ    | 2,176,450            | 235,342              | 231,822              | 0.78  | 0.84          | 8.24          | 8.80     | 04/09/98      | NASDAQ         | 27,290,078 | 565.72                   |                            |
| FMCO | NJ    | 1,225,557            | 62,830               | 59,522               | 0.49  | 0.45          | 9.54          | 8.77     | 12/14/88      | NASDAQ         | 6,485,877  | 116.83                   |                            |

**KELLER & COMPANY**

Dublin, Ohio

614-766-1426

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

AS OF APRIL 26, 2004

|      | State | ASSETS AND EQUITY    |                      |                      |               | PROFITABILITY |               |          |               | CAPITAL ISSUES |          |                          |                            |
|------|-------|----------------------|----------------------|----------------------|---------------|---------------|---------------|----------|---------------|----------------|----------|--------------------------|----------------------------|
|      |       | Total Assets (\$000) | Total Equity (\$000) | Tang. Equity (\$000) | Total (\$000) | ROAA (%)      | Core ROAA (%) | ROAE (%) | Core ROAE (%) | IPO Date       | Exchange | Number of Shares Outstg. | Mkt. Value of Shares (\$M) |
| OCFC | NJ    | 1,717,409            | 134,662              |                      | 133,179       | 1.14          | 1.11          | 14.84    | 14.49         | 07/03/96       | NASDAQ   | 13,350,999               | 296.17                     |
| PBCI | NJ    | 638,849              | 52,230               |                      | 52,230        | 1.24          | 1.24          | 15.58    | 15.58         | 11/14/89       | NASDAQ   | 4,974,313                | 125.10                     |
| PFSB | NJ    | 1,791,986            | 120,764              |                      | 118,496       | 0.69          | 0.74          | 10.39    | 11.22         | 07/15/94       | NASDAQ   | 6,872,601                | 214.00                     |
| PFS  | NJ    | 4,258,273            | 823,202              |                      | NA            | 0.85          | 0.85          | 4.20     | 4.22          | 01/16/03       | NYSE     | 60,149,600               | 1074.27                    |
| SYNF | NJ    | 591,287              | 39,261               |                      | 38,522        | 0.55          | 0.53          | 7.13     | 6.88          | 01/21/04       | NASDAQ   | 12,450,985               | 124.26                     |
| AABC | NM    | 205,427              | 15,366               |                      | 13,788        | 0.65          | 0.64          | 8.50     | 8.46          | 08/08/86       | NASDAQ   | 1,349,070                | 18.80                      |
| GUPB | NM    | 239,521              | 18,170               |                      | 18,170        | 0.69          | 0.69          | 8.98     | 8.98          | 06/30/95       | NASDAQ   | 1,146,270                | 25.79                      |
| AF   | NY    | 22,650,662           | 1,441,691            |                      | 1,256,540     | 0.85          | 0.83          | 13.29    | 12.96         | 11/18/93       | NYSE     | 78,231,048               | 2745.91                    |
| ALFC | NY    | 160,807              | 26,243               |                      | 26,243        | 0.94          | 0.94          | 5.33     | 5.33          | 10/23/02       | NASDAQ   | 1,710,984                | 29.09                      |
| CNY  | NY    | 529,571              | 43,299               |                      | 43,281        | 0.94          | 0.94          | 11.62    | 11.58         | 10/25/94       | AMEX     | 2,284,390                | 52.81                      |
| DCOM | NY    | 3,372,951            | 275,848              |                      | 219,543       | 1.62          | 1.57          | 18.07    | 17.48         | 06/26/96       | NASDAQ   | 37,409,181               | 710.77                     |
| ESBK | NY    | 294,707              | 22,393               |                      | NA            | 0.86          | 0.74          | 11.37    | 9.70          | 03/01/85       | NASDAQ   | 1,022,500                | 32.57                      |
| FNFG | NY    | 4,979,890            | 938,023              |                      | 589,133       | 1.05          | 1.09          | 5.27     | 5.48          | 01/21/03       | NASDAQ   | 84,700,000               | 1096.02                    |
| FFIC | NY    | 1,994,466            | 154,683              |                      | 150,778       | 1.16          | NA            | 15.42    | NA            | 11/21/95       | NASDAQ   | 19,374,446               | 341.22                     |
| GPT  | NY    | 23,843,000           | 1,948,000            |                      | 1,553,000     | 2.02          | 2.01          | 24.61    | 24.50         | 01/28/94       | NYSE     | 131,722,000              | 5091.06                    |
| HRBT | NY    | 2,618,830            | 287,777              |                      | 217,492       | 1.25          | 1.25          | 11.81    | 11.80         | 07/01/98       | NASDAQ   | 30,331,438               | 558.47                     |
| ICBC | NY    | 9,974,910            | 1,044,475            |                      | 859,267       | 1.56          | NA            | 14.79    | NA            | 03/17/98       | NASDAQ   | 54,739,776               | 3122.46                    |
| NYB  | NY    | 26,494,456           | 3,396,536            |                      | 1,357,651     | 2.20          | 2.02          | 18.86    | 17.30         | 11/23/93       | NYSE     | 270,889,752              | 7105.44                    |
| PBCP | NY    | 1,713,940            | 348,086              |                      | 275,516       | 0.69          | 0.86          | 5.35     | 6.68          | 01/15/04       | NASDAQ   | 39,619,261               | 439.38                     |
| SFFS | NY    | 882,942              | 132,091              |                      | 118,121       | 0.91          | 0.91          | 5.61     | 5.61          | 01/07/03       | NASDAQ   | 12,803,133               | 176.43                     |
| TRST | NY    | 2,900,855            | 234,216              |                      | 233,663       | 1.98          | 1.71          | 24.25    | 20.95         | NA             | NASDAQ   | 74,322,000               | 959.50                     |
| WSBI | NY    | 759,996              | 73,834               |                      | 71,432        | 0.82          | 0.78          | 8.50     | 8.15          | 12/23/97       | NASDAQ   | 4,495,724                | 144.54                     |
| ASBP | OH    | 160,151              | 17,008               |                      | 17,008        | 1.35          | 1.26          | 12.69    | 11.84         | 05/11/95       | NASDAQ   | 1,663,670                | 42.42                      |
| CAFI | OH    | 1,039,151            | 92,543               |                      | 89,590        | 0.65          | 0.60          | 7.17     | 6.60          | NA             | NASDAQ   | 7,332,423                | 114.46                     |
| GCFC | OH    | 114,158              | 19,608               |                      | 19,608        | -1.40         | NA            | -7.59    | NA            | 12/30/98       | NASDAQ   | 2,026,000                | 26.76                      |
| CIBI | OH    | 120,999              | 13,228               |                      | 13,228        | 0.78          | 0.78          | 7.33     | 7.33          | 02/07/95       | NASDAQ   | 1,090,050                | 16.51                      |
| FFDF | OH    | 138,418              | 17,078               |                      | 17,078        | 0.70          | 0.70          | 5.61     | 5.61          | 04/03/96       | NASDAQ   | 1,205,264                | 18.35                      |
| FDEF | OH    | 1,037,100            | 127,230              |                      | 107,928       | 1.17          | 1.10          | 9.67     | 9.12          | 10/02/95       | NASDAQ   | 6,401,000                | 161.69                     |
| FFBZ | OH    | 250,500              | 22,695               |                      | 22,695        | 0.76          | 0.85          | 8.17     | 9.09          | 07/13/92       | NASDAQ   | 3,286,201                | 29.54                      |
| FFHS | OH    | 273,402              | 23,814               |                      | 23,814        | 0.52          | 0.40          | 6.05     | 4.68          | 01/26/88       | NASDAQ   | 1,642,558                | 30.26                      |
| FNFI | OH    | 99,182               | 16,424               |                      | 16,424        | 1.05          | 0.90          | 6.19     | 5.30          | 10/27/98       | NASDAQ   | 1,379,000                | 24.82                      |
| FPFC | OH    | 1,654,436            | 190,399              |                      | 167,325       | 1.09          | 1.06          | 9.55     | 9.26          | 01/04/99       | NASDAQ   | 13,238,000               | 236.83                     |
| HCFC | OH    | 151,784              | 11,907               |                      | 11,596        | 0.43          | 0.42          | 5.55     | 5.46          | 12/30/96       | NASDAQ   | 794,400                  | 14.43                      |

# KELLER & COMPANY

Dublin, Ohio

614-766-1426

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

AS OF APRIL 26, 2004

| State | Assets (\$000)                 | 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) |
| HLFC  | Home Loan Financial Corp.      | 149,635              | 22,205               | 22,205               | 1.29          | 1.29          | 8.70     | 8.70          | 03/26/98       | NASDAQ     | 1,673,570                | 33.83                      |
| IDVB  | Indian Village Bancorp Inc.    | 98,216               | 8,403                | 8,403                | 0.42          | NA            | 4.90     | NA            | 07/02/99       | Pink Sheet | 392,270                  | 6.69                       |
| LWFH  | Lawrence Financial Holdings    | 124,915              | 14,177               | 14,177               | 0.32          | 0.27          | 3.03     | 2.51          | 12/29/00       | OTC BB     | 650,110                  | 13.91                      |
| NLVS  | Northern Savings & Loan Co.    | 319,154              | 41,661               | 41,661               | 0.68          | 0.85          | 5.26     | 6.56          | NA             | OTC BB     | 2,338,268                | 47.96                      |
| NCBI  | Peoples Community Bancorp Inc. | 822,548              | 47,845               | 42,317               | 0.53          | 0.45          | 7.83     | 6.63          | 03/30/00       | NASDAQ     | 2,522,088                | 52.91                      |
| POHF  | Peoples Ohio Financial         | 192,536              | 24,504               | 24,504               | 1.01          | 1.01          | 8.68     | 8.70          | 12/18/89       | OTC BB     | 7,409,425                | 30.90                      |
| PSFC  | Peoples-Sidney Financial Corp. | 136,465              | 17,259               | 17,259               | 0.64          | 0.64          | 5.22     | 5.22          | 04/28/97       | NASDAQ     | 1,432,648                | 24.21                      |
| PFOH  | Perpetual Federal Savings Bank | 305,108              | 50,607               | 50,607               | 1.48          | 1.48          | 9.21     | 9.21          | 04/19/91       | OTC BB     | 2,467,598                | 61.07                      |
| PVFC  | PVF Capital Corp.              | 687,402              | 61,539               | 61,539               | 1.20          | 1.20          | 14.34    | 14.34         | 12/30/92       | NASDAQ     | 6,383,848                | 89.04                      |
| UCFC  | United Community Finl Corp.    | 2,083,335            | 242,809              | 205,686              | 1.17          | 1.14          | 8.46     | 8.22          | 07/09/98       | NASDAQ     | 31,133,557               | 407.23                     |
| WAYN  | Wayne Savings Bancshares       | 371,964              | 44,352               | 44,352               | 0.75          | 0.75          | 6.52     | 6.52          | 01/09/03       | NASDAQ     | 3,907,318                | 65.99                      |
| WOFC  | Western Ohio Financial Corp.   | 399,540              | 44,357               | 44,357               | 0.70          | 0.66          | 5.72     | 5.42          | 07/29/94       | NASDAQ     | 1,779,823                | 61.08                      |
| WFI   | Winton Financial Corp.         | 548,743              | 45,738               | 45,672               | 0.90          | 0.86          | 10.95    | 10.52         | 08/04/88       | AMEX       | 4,600,938                | 67.63                      |
| ESBF  | ESB Financial Corp.            | 1,365,780            | 96,871               | 89,271               | 0.63          | 0.57          | 8.75     | 7.88          | 06/13/90       | NASDAQ     | 10,785,399               | 153.04                     |
| FSBI  | Fidelity Bancorp Inc.          | 629,353              | 42,034               | 39,151               | 0.70          | 0.62          | 10.48    | 9.30          | 06/24/88       | NASDAQ     | 2,431,550                | 55.90                      |
| FKFS  | First Keystone Financial       | 555,974              | 31,436               | 31,436               | 0.50          | 0.38          | 8.32     | 6.34          | 01/26/95       | NASDAQ     | 1,890,897                | 52.58                      |
| GAF   | GA Financial Inc.              | 890,274              | 95,742               | 95,742               | 0.74          | 0.65          | 6.82     | 5.96          | 03/26/96       | AMEX       | 4,979,227                | 178.40                     |
| HARL  | Harleysville Savings Financial | 693,888              | 42,518               | 42,518               | 0.70          | 0.66          | 11.52    | 10.79         | 08/04/87       | NASDAQ     | 2,286,138                | 67.14                      |
| KNBT  | KNBT Bancorp Inc.              | 1,940,801            | 389,080              | 342,672              | -0.46         | 0.68          | -3.58    | 5.34          | 11/03/03       | NASDAQ     | 29,479,275               | 488.78                     |
| LARL  | Laurel Capital Group Inc.      | 302,725              | 27,145               | 23,286               | 0.64          | 0.63          | 7.10     | 7.07          | 02/20/87       | NASDAQ     | 1,879,354                | 40.64                      |
| NTNY  | Nittany Financial Corp.        | 248,587              | 14,827               | 13,064               | 0.75          | 0.74          | 12.89    | 12.74         | 10/26/98       | OTC BB     | 1,924,752                | 38.50                      |
| NEPF  | Northeast PA Financial Corp.   | 877,817              | 58,802               | 47,233               | -0.38         | -0.38         | -5.19    | -5.26         | 04/01/98       | NASDAQ     | 4,181,800                | 74.35                      |
| PVSA  | Parkvale Financial Corp.       | 1,608,618            | 104,408              | 93,165               | 0.63          | 0.57          | 10.13    | 9.03          | 07/16/87       | NASDAQ     | 5,613,000                | 156.43                     |
| PHSB  | PHSB Financial Corp.           | 341,682              | 47,289               | 47,289               | 0.86          | 0.43          | 6.25     | 3.14          | 12/21/01       | NASDAQ     | 2,903,353                | 62.10                      |
| RSVB  | Reserve Bancorp Inc.           | 72,000               | 12,327               | 12,327               | 1.06          | 1.03          | 5.90     | 5.73          | 04/08/02       | OTC BB     | 711,950                  | 12.82                      |
| SOV   | Sovereign Bancorp Inc.         | 47,043,215           | 3,915,625            | 2,361,235            | 1.00          | 0.94          | 13.46    | 12.59         | 08/12/86       | NYSE       | 309,047,000              | 6134.58                    |
| THRD  | TF Financial Corp.             | 606,752              | 55,480               | 50,788               | -0.86         | -0.88         | -9.58    | -9.81         | 07/13/94       | NASDAQ     | 2,815,634                | 79.01                      |
| WYPT  | Waypoint Financial Corp.       | 5,371,728            | 417,860              | 396,532              | 0.66          | NA            | 8.70     | NA            | 10/12/00       | NASDAQ     | 33,358,789               | 862.66                     |
| WGBC  | Willow Grove Bncp Inc.         | 836,726              | 109,883              | 108,904              | 0.83          | 0.66          | 5.88     | 4.64          | 04/04/02       | NASDAQ     | 10,215,342               | 167.92                     |
| WVFC  | WVS Financial Corp.            | 417,305              | 30,444               | 30,444               | 0.70          | 0.70          | 8.87     | 8.87          | 11/29/93       | NASDAQ     | 2,545,905                | 48.27                      |
| CFCP  | Coastal Financial Corp.        | 1,225,338            | 76,289               | 76,289               | 1.04          | 1.04          | 16.21    | 16.16         | 09/26/90       | NASDAQ     | 14,259,852               | 227.87                     |
| DFBS  | DutchFork Bancshares Inc.      | 225,585              | 32,385               | 32,385               | 1.58          | 0.65          | 11.87    | 4.87          | 07/06/00       | NASDAQ     | 1,127,841                | 43.64                      |
| FFCH  | First Financial Holdings Inc.  | 2,455,616            | 169,832              | 147,531              | 1.07          | 1.01          | 15.24    | 14.48         | 11/10/83       | NASDAQ     | 12,550,000               | 362.44                     |

**KELLER & COMPANY**

Dublin, Ohio

614-766-1426

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

AS OF APRIL 26, 2004

| ASSETS AND EQUITY |                      |                      |                      |          |               |          |               |          |            |                          |                            |  | PROFITABILITY |  |  |  | CAPITAL ISSUES |  |  |  |
|-------------------|----------------------|----------------------|----------------------|----------|---------------|----------|---------------|----------|------------|--------------------------|----------------------------|--|---------------|--|--|--|----------------|--|--|--|
| State             | 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) |  |               |  |  |  |                |  |  |  |
| PEDE              | 157,079              | 26,382               | 25,241               | 0.79     | 0.87          | 4.46     | 4.94          | 12/31/97 | NASDAQ     | 1,767,755                | 27.20                      |  |               |  |  |  |                |  |  |  |
| SFDL              | 527,834              | 31,564               | 31,564               | 0.75     | 0.75          | 11.41    | 11.41         | 10/30/87 | OTC BB     | 2,516,035                | 55.73                      |  |               |  |  |  |                |  |  |  |
| HFCC              | 788,538              | 51,081               | 46,130               | 0.59     | 0.58          | 9.23     | 9.02          | 04/08/92 | NASDAQ     | 3,573,895                | 59.30                      |  |               |  |  |  |                |  |  |  |
| JFBI              | 314,799              | 96,589               | 96,589               | 0.39     | 1.24          | 2.08     | 6.53          | 07/02/03 | NASDAQ     | 8,385,517                | 102.72                     |  |               |  |  |  |                |  |  |  |
| SFBK              | 56,934               | 12,585               | 12,585               | 1.37     | 1.37          | 6.11     | 6.11          | 05/30/97 | Pink Sheet | 570,522                  | 11.98                      |  |               |  |  |  |                |  |  |  |
| UTBI              | 116,982              | 16,893               | 16,100               | 1.77     | 1.71          | 12.45    | 12.03         | 01/05/98 | NASDAQ     | 1,230,379                | 22.74                      |  |               |  |  |  |                |  |  |  |
| BAFI              | 92,252               | 5,777                | 5,777                | 0.84     | 0.84          | 11.07    | 11.07         | 06/01/01 | OTC BB     | 278,454                  | 8.63                       |  |               |  |  |  |                |  |  |  |
| CBSA              | 2,698,359            | 139,786              | 118,357              | 0.53     | 0.51          | 9.87     | 9.55          | 03/25/92 | NASDAQ     | 5,297,692                | 220.28                     |  |               |  |  |  |                |  |  |  |
| ETFS              | 220,945              | 20,313               | 18,143               | 0.42     | 0.30          | 4.66     | 3.37          | 01/10/95 | OTC BB     | 1,171,724                | 16.70                      |  |               |  |  |  |                |  |  |  |
| FBTX              | 2,251,300            | 245,438              | 188,419              | 0.28     | 0.23          | 2.92     | 2.41          | NA       | NASDAQ     | 21,225,263               | 357.65                     |  |               |  |  |  |                |  |  |  |
| HRGB              | 51,867               | 7,564                | 7,564                | -0.74    | -0.74         | -6.10    | -6.10         | 02/26/02 | OTC BB     | 473,248                  | 12.20                      |  |               |  |  |  |                |  |  |  |
| CFFC              | 321,420              | 28,109               | 28,076               | 1.09     | 1.03          | 11.93    | 11.35         | 03/30/88 | NASDAQ     | 2,074,847                | 42.57                      |  |               |  |  |  |                |  |  |  |
| GAFC              | 529,134              | 21,413               | 20,129               | 0.17     | 0.13          | 4.02     | 2.98          | 06/25/99 | NASDAQ     | 3,012,434                | 23.05                      |  |               |  |  |  |                |  |  |  |
| EVRT              | 770,072              | 90,579               | 90,579               | 0.96     | 0.93          | 7.63     | 7.36          | 10/04/99 | NASDAQ     | 6,890,160                | 113.69                     |  |               |  |  |  |                |  |  |  |
| FMSB              | 909,322              | 54,045               | 54,045               | 1.03     | 1.00          | 17.44    | 16.98         | 12/17/85 | NASDAQ     | 5,248,317                | 123.07                     |  |               |  |  |  |                |  |  |  |
| FBNW              | 685,267              | 68,910               | 46,125               | 0.90     | 0.90          | 9.48     | 9.48          | 07/02/97 | NASDAQ     | 2,862,331                | 73.40                      |  |               |  |  |  |                |  |  |  |
| HFWA              | 640,920              | 62,232               | 55,592               | 1.49     | 1.49          | 13.03    | 13.03         | 01/09/98 | NASDAQ     | 6,192,996                | 124.81                     |  |               |  |  |  |                |  |  |  |
| HRZB              | 858,876              | 109,307              | 108,762              | 1.55     | 1.50          | 11.93    | 11.52         | 08/01/86 | NASDAQ     | 10,405,331               | 179.08                     |  |               |  |  |  |                |  |  |  |
| RPFQ              | 729,632              | 115,696              | 115,461              | -0.37    | -0.40         | -3.28    | -3.53         | 10/21/03 | NASDAQ     | 8,442,840                | 131.71                     |  |               |  |  |  |                |  |  |  |
| RVSB              | 514,041              | 63,815               | 53,722               | 1.08     | 1.40          | 8.39     | 10.91         | 10/01/97 | NASDAQ     | 4,954,479                | 96.56                      |  |               |  |  |  |                |  |  |  |
| STSA              | 4,276,906            | 250,348              | 202,392              | 0.88     | 0.84          | 14.41    | 13.64         | 06/30/83 | NASDAQ     | 14,863,917               | 673.39                     |  |               |  |  |  |                |  |  |  |
| TSBK              | 458,179              | 78,840               | 78,840               | 1.39     | 1.47          | 7.97     | 8.43          | 01/13/98 | NASDAQ     | 4,258,180                | 93.30                      |  |               |  |  |  |                |  |  |  |
| WFSL              | 7,543,092            | 1,092,340            | 1,032,727            | 1.85     | 1.84          | 13.58    | 13.52         | 11/17/82 | NASDAQ     | 78,498,545               | 1846.29                    |  |               |  |  |  |                |  |  |  |
| WM                | 280,768,000          | 20,383,000           | 13,951,000           | 1.40     | 1.07          | 19.19    | 14.69         | 03/11/83 | NYSE       | 862,953,000              | 34621.67                   |  |               |  |  |  |                |  |  |  |
| ABCW              | 3,665,544            | 298,640              | 277,292              | 1.35     | 1.33          | 16.38    | 16.13         | 07/16/92 | NASDAQ     | 22,910,440               | 581.12                     |  |               |  |  |  |                |  |  |  |
| BKMU              | 3,093,989            | 741,392              | 683,915              | 0.79     | 0.79          | 4.74     | 4.73          | 10/30/03 | NASDAQ     | 78,783,849               | 846.14                     |  |               |  |  |  |                |  |  |  |
| FTFC              | 3,743,097            | 284,097              | 193,197              | 1.08     | 1.08          | 14.09    | 14.09         | 11/02/89 | NASDAQ     | 22,435,114               | 466.87                     |  |               |  |  |  |                |  |  |  |
| AFBC              | 322,839              | 20,953               | 14,633               | 0.79     | 0.70          | 12.38    | 10.94         | 01/02/97 | NASDAQ     | 1,398,373                | 25.07                      |  |               |  |  |  |                |  |  |  |
| CRZY              | 78,942               | 10,538               | 10,320               | 0.39     | 0.18          | 2.26     | 1.05          | 03/29/96 | Pink Sheet | 656,282                  | 10.89                      |  |               |  |  |  |                |  |  |  |

**KELLER & COMPANY**

Dublin, Ohio  
614-766-1426

**KEY FINANCIAL DATA AND RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED THRIFT INSTITUTIONS**  
**(EXCLUDING MUTUAL HOLDING COMPANIES)**  
**AS OF APRIL 26, 2004**

|                     | ASSETS AND EQUITY    |                      |                      |               | PROFITABILITY |               |          |               | CAPITAL ISSUES |          |                          |                            |
|---------------------|----------------------|----------------------|----------------------|---------------|---------------|---------------|----------|---------------|----------------|----------|--------------------------|----------------------------|
|                     | Total Assets (\$000) | Total Equity (\$000) | Tang. Equity (\$000) | Total (\$000) | ROAA (%)      | Core ROAA (%) | ROAE (%) | Core ROAE (%) | IPO Date       | Exchange | Number of Shares Outstg. | Mkt. Value of Shares (\$M) |
| ALL THRIFTS         |                      |                      |                      |               |               |               |          |               |                |          |                          |                            |
| AVERAGE             | 3,404,179            | 283,852              |                      | 225,026       | 1.28          | 1.07          | 15.73    | 13.12         |                |          | 16,990,172               | 524.41                     |
| MEDIAN              | 496,973              | 44,352               |                      | 42,204        | 1             | 1             | 9        | 8             |                |          | 3,217,244.50             | 65.99                      |
| HIGH                | 280,768,000          | 20,383,000           |                      | 13,951,000    | 2.34          | 2.34          | 42.21    | 42.21         |                |          | 862,953,000              | 34,621.67                  |
| LOW                 | 31,941               | 2,416                |                      | 2,416         | -4.04         | -4.08         | -57.20   | -57.79        |                |          | 190,961                  | 2.18                       |
| AVERAGE FOR STATE   |                      |                      |                      |               |               |               |          |               |                |          |                          |                            |
| IL                  | 869,349              | 91,621               |                      | 72,976        | 1.08          | 1.03          | 10.51    | 9.98          |                |          | 3,689,451                | 135.10                     |
| AVERAGE BY REGION   |                      |                      |                      |               |               |               |          |               |                |          |                          |                            |
| MIDWEST             | 868,016              | 81,981               |                      | 73,191        | 1.13          | 1.08          | 12.25    | 11.69         |                |          | 5,866,048                | 119.55                     |
| NEW ENGLAND         | 1,148,543            | 134,402              |                      | 121,276       | 0.83          | 0.55          | 7.36     | 4.88          |                |          | 8,666,612                | 282.35                     |
| MID ATLANTIC        | 3,983,249            | 384,235              |                      | 269,274       | 1.25          | 1.09          | 13.91    | 12.12         |                |          | 30,984,233               | 748.17                     |
| SOUTHEAST           | 1,108,828            | 93,338               |                      | 75,239        | 0.95          | 0.90          | 11.22    | 10.57         |                |          | 8,797,332                | 163.96                     |
| SOUTHWEST           | 660,920              | 49,289               |                      | 42,966        | 0.46          | 0.39          | 6.57     | 5.67          |                |          | 3,267,777                | 67.34                      |
| WEST                | 15,960,374           | 1,190,922            |                      | 984,006       | 1.37          | 1.10          | 18.36    | 14.72         |                |          | 50,648,680               | 2,239.52                   |
| AVERAGE BY EXCHANGE |                      |                      |                      |               |               |               |          |               |                |          |                          |                            |
| NYSE                | 38,076,603           | 2,925,204            |                      | 2,295,455     | 1.38          | 1.15          | 18.35    | 15.36         |                |          | 146,482,818              | 5,502.44                   |
| AMEX                | 814,722              | 69,734               |                      | 63,799        | 0.79          | 0.71          | 9.11     | 8.26          |                |          | 4,965,059                | 118.69                     |
| NASDAQ              | 1,145,754            | 118,088              |                      | 103,450       | 1.00          | 0.82          | 10.06    | 8.18          |                |          | 9,571,768                | 212.08                     |
| OTC                 | 165,420              | 15,915               |                      | 15,755        | 0.72          | 0.71          | 7.37     | 7.21          |                |          | 1,252,216                | 20.29                      |
| Pink Sheets         | 121,721              | 13,572               |                      | 13,548        | 0.68          | 0.60          | 5.91     | 5.22          |                |          | 720,112                  | 14.51                      |

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES**  
**AS OF APRIL 23, 2004**

| EXHIBIT 4      |                                |                   |           |          |                    |                      |                 |             |                    |                    |                     |                  |                         |
|----------------|--------------------------------|-------------------|-----------|----------|--------------------|----------------------|-----------------|-------------|--------------------|--------------------|---------------------|------------------|-------------------------|
| PER SHARE      |                                |                   |           |          |                    |                      |                 |             |                    |                    |                     |                  |                         |
| PRICING RATIOS |                                |                   |           |          |                    |                      |                 |             |                    |                    |                     |                  |                         |
| 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 (\$) |                    |                      |                 |             |                    |                    |                     |                  |                         |
| CA             | NASDAQ                         | 11.730            | 14.000    | 11.000   | NA                 | NA                   | NA              | NA          | 0.00               | NA                 | NA                  | NA               | NA                      |
| KFED           | K-Fed Bancorp (MHC)            |                   |           |          |                    |                      |                 |             |                    |                    |                     |                  |                         |
| NEBS           | New England Bancshares (MHC)   | 20.000            | 23.950    | 14.550   | -8.05              | 4.44                 | 11.97           | 88.25       | 0.00               | 57.14              | 167.08              | 22.66            | 64.52                   |
| PBCT           | People's Bank (MHC)            | 42.890            | 50.600    | 25.850   | -0.21              | 12.37                | 18.56           | 170.98      | 1.61               | 16.00              | 231.09              | 25.08            | 46.12                   |
| CHFN           | Charter Financial Corp. (MHC)  | 36.020            | 41.000    | 25.720   | -5.38              | -9.59                | 12.81           | 52.67       | 1.00               | 156.61             | 281.19              | 68.39            | 200.11                  |
| WCFB           | Webster City Fed Bncp (MHC)    | 14.950            | 17.250    | 9.700    | -6.74              | -6.57                | 6.01            | 27.77       | 0.59               | 48.23              | 248.75              | 53.84            | 48.23                   |
| AJSB           | AJS Bancorp Inc. (MHC)         | 23.100            | 27.500    | 17.950   | -12.83             | -12.00               | 14.16           | 99.62       | 0.00               | 42.78              | 163.14              | 23.19            | 39.15                   |
| JXSB           | Jacksonville Bancorp (MHC)     | 18.500            | 20.000    | 13.000   | -2.63              | 11.38                | NA              | NA          | 0.30               | 61.67              | NA                  | NA               | NA                      |
| MSVB           | Mid-Southern Savings Bank(MHC) | 26.500            | 29.750    | 15.500   | -4.85              | 10.42                | 9.86            | 103.80      | 0.50               | 46.49              | 268.76              | 25.53            | 46.49                   |
| CFFN           | Capitol Federal Finl (MHC)     | 33.180            | 39.577    | 27.760   | -7.11              | -13.77               | 13.45           | 114.23      | 2.28               | 87.32              | 246.69              | 29.05            | 87.32                   |
| MDNB           | Minden Bancorp Inc (MHC)       | 21.150            | 23.250    | 13.000   | -6.00              | -0.24                | 12.49           | 69.25       | 0.22               | 25.79              | 169.34              | 30.54            | 25.79                   |
| SERC           | Service Bancorp Inc. (MHC)     | 27.350            | 32.400    | 18.800   | -12.48             | -11.20               | 14.97           | 184.10      | 0.00               | 24.20              | 182.70              | 14.86            | 25.32                   |
| WFSM           | Westborough Finl Services(MHC) | 35.050            | 38.000    | 27.250   | -5.27              | -5.27                | 18.07           | 160.15      | 0.20               | 53.11              | 193.97              | 21.89            | 58.42                   |
| WFD            | Westfield Financial Inc. (MHC) | 21.800            | 25.500    | 15.900   | -12.52             | -11.38               | 12.50           | 75.57       | 0.20               | 60.56              | 174.40              | 28.85            | 66.06                   |
| BCSB           | BCSB Bancorp Inc. (MHC)        | 17.959            | 22.680    | 13.520   | -8.24              | -3.39                | 7.51            | 111.93      | 0.50               | 99.77              | 239.13              | 16.04            | NA                      |
| ALPN           | Alpena Bancshares Inc. (MHC)   | 21.000            | 25.000    | 15.100   | -11.58             | -12.86               | 13.24           | 135.10      | 0.50               | 28.77              | 158.61              | 15.54            | 34.43                   |
| LBTM           | Liberty Savings Bank (MHC)     | 28.000            | 30.500    | 18.250   | -1.75              | -1.72                | 14.61           | 147.81      | 0.80               | 58.33              | 191.65              | 18.94            | 87.50                   |
| EBMT           | Eagle Bancorp (MHC)            | 38.000            | 45.000    | 24.000   | -1.30              | 0.66                 | 20.70           | 170.14      | 0.64               | 24.84              | 183.57              | 22.33            | 26.57                   |
| ASFE           | AF Financial Group (MHC)       | 19.400            | 23.000    | 14.500   | -4.67              | -15.65               | 11.80           | 182.82      | 0.20               | NM                 | 164.41              | 10.61            | NM                      |
| WAKE           | Wake Forest Bancshares (MHC)   | 24.000            | 26.500    | 16.850   | 0.00               | 4.35                 | 13.73           | 74.61       | 0.56               | 25.81              | 174.80              | 32.17            | 27.59                   |
| ASBH           | ASB Holding Co (MHC)           | 16.000            | 20.000    | 12.500   | -6.43              | -7.25                | 6.79            | 71.07       | 0.00               | NA                 | 235.64              | 22.51            | NA                      |
| CSBK           | Clifton Svngs Bncp Inc.(MHC)   | 12.220            | 14.250    | 11.710   | -9.55              | NA                   | NA              | NA          | 0.00               | NA                 | NA                  | NA               | NA                      |
| HCBK           | Hudson City Bancorp Inc. (MHC) | 34.100            | 40.380    | 22.530   | -8.85              | -14.32               | 7.66            | 94.51       | 0.62               | 30.18              | 445.17              | 36.08            | 32.48                   |
| ROEB           | Roebling Financial Corp. (MHC) | 38.500            | 40.500    | 20.250   | 28.33              | 42.59                | 17.20           | 205.61      | 0.00               | 29.84              | 223.84              | 18.72            | 29.84                   |
| WAWL           | Wawel Savings Bank (MHC)       | 11.500            | 13.750    | 10.000   | NA                 | NA                   | NA              | NA          | 0.00               | NA                 | NA                  | NA               | NA                      |
| ALMG           | Alamogordo Finl Corp. (MHC)    | 44.000            | 45.000    | 28.000   | 1.73               | 25.71                | 21.66           | 122.67      | 0.70               | 74.58              | 203.14              | 35.87            | 74.58                   |
| FLTL           | Flatbush Fed Bncp Inc.(MHC)    | 10.300            | 16.000    | 9.250    | -13.81             | -19.22               | 6.75            | 61.76       | 0.00               | NA                 | 152.59              | 16.68            | NA                      |
| GOV            | Gouverneur Bancorp (MHC)       | 13.000            | 14.000    | 9.700    | -5.45              | -3.35                | 7.82            | 41.61       | 0.26               | 41.94              | 166.24              | 31.24            | 46.43                   |
| GCBC           | Greene County Bncp Inc. (MHC)  | 31.500            | 36.000    | 20.800   | -10.00             | -10.26               | 14.65           | 133.07      | 0.76               | 26.69              | 215.02              | 23.67            | 26.92                   |
| ONFC           | Onelda Financial Corp. (MHC)   | 13.110            | 18.600    | 13.030   | -11.06             | -8.92                | 6.83            | 56.04       | 0.37               | 34.50              | 191.95              | 23.39            | 38.56                   |
| PRTR           | Partners Trust Financial (MHC) | 28.490            | 41.490    | 17.350   | -15.23             | -24.17               | 12.65           | 92.71       | 0.39               | 29.07              | 225.22              | 30.73            | 28.78                   |
| PBHC           | Pathfinder Bancorp Inc. (MHC)  | 18.700            | 20.999    | 13.685   | 0.75               | -5.79                | 8.96            | 114.28      | 0.40               | 27.91              | 208.71              | 16.36            | 32.81                   |
| ROME           | Rome Bancorp Inc. (MHC)        | 28.500            | 36.000    | 19.000   | -13.37             | -9.50                | 8.55            | 61.12       | 0.29               | 79.17              | 333.33              | 46.63            | 60.64                   |

**KELLER & COMPANY**

Dublin, Ohio

614-766-1426

**THRIFT STOCK PRICES AND PRICING RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES**  
**AS OF APRIL 23, 2004**

|                              |       | PER SHARE |                   |                    |                   |                    |                      | PRICING RATIOS  |             |                    |                      |
|------------------------------|-------|-----------|-------------------|--------------------|-------------------|--------------------|----------------------|-----------------|-------------|--------------------|----------------------|
|                              | State | Exchange  | Latest Price (\$) | All Time High (\$) | All Time Low (\$) | Monthly Change (%) | Quarterly Change (%) | Book Value (\$) | Assets (\$) | 12 Month Div. (\$) |                      |
| CHEV                         | OH    | NASDAQ    | 11.150            | 13.750             | 10.900            | -18.85             | -15.34               | NA              | NA          | 0.05               | Price/ Earnings (X)  |
| OFFO                         | OK    | OTC BB    | 11.050            | 12.350             | 10.500            | NA                 | NA                   | NA              | NA          | 0.00               | Price/ Assets (%)    |
| EKFC                         | PA    | OTC BB    | 34.000            | 34.500             | 20.000            | 0.00               | 0.00                 | 15.65           | 68.56       | 1.13               | Price/ Bk. Value (%) |
| ALLB                         | PA    | NASDAQ    | 35.000            | 40.500             | 22.350            | -9.79              | -1.69                | 10.21           | 108.79      | 0.36               | Price/ Assets (%)    |
| NWSB                         | PA    | NASDAQ    | 21.960            | 26.670             | 15.150            | -11.27             | 0.46                 | 10.51           | 121.03      | 0.40               | Price/ Earnings (X)  |
| SKBO                         | PA    | NASDAQ    | 16.790            | 18.880             | 12.000            | -0.94              | -0.89                | 7.40            | 49.56       | 0.25               | Price/ Assets (%)    |
| CZWI                         | WI    | OTC BB    | 12.750            | 13.500             | 11.250            | NA                 | NA                   | NA              | NA          | 0.00               | Price/ Bk. Value (%) |
|                              |       |           |                   |                    |                   |                    |                      |                 |             |                    |                      |
| ALL MUTUAL HOLDING COMPANIES |       |           |                   |                    |                   |                    |                      |                 |             |                    |                      |
| AVERAGE                      |       |           | 23.672            | 27.502             | 16.619            | -6.15              | -3.29                | 12.18           | 105.35      | 0.41               | Price/ Earnings (X)  |
| MEDIAN                       |       |           | 21.800            | 25.500             | 15.150            | -6.74              | -5.53                | 12.50           | 101.71      | 0.30               | Price/ Assets (%)    |
| HIGH                         |       |           | 44.000            | 50.600             | 28.000            | 28.33              | 42.59                | 21.66           | 205.61      | 2.28               | Price/ Bk. Value (%) |
| LOW                          |       |           | 10.300            | 12.350             | 9.250             | -18.85             | -24.17               | 6.01            | 27.77       | 0.00               | Price/ Assets (%)    |

**KEY FINANCIAL DATA AND RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES**  
**AS OF APRIL 23, 2004**

|                                     | ASSETS AND EQUITY    |                      |                            |  | PROFITABILITY |               |          |               | CAPITAL ISSUES |          |                          |                            |
|-------------------------------------|----------------------|----------------------|----------------------------|--|---------------|---------------|----------|---------------|----------------|----------|--------------------------|----------------------------|
|                                     | Total Assets (\$000) | Total Equity (\$000) | Total Tang. Equity (\$000) |  | ROAA (%)      | Core ROAA (%) | ROAE (%) | Core ROAE (%) | IPO Date       | Exchange | Number of Shares Outstg. | Mkt. Value of Shares (\$M) |
| KFED K-Fed Bancorp (MHC)            | 874,190              | 36,736               | 36,736                     |  | NA            | NA            | NA       | NA            | 03/31/04       | NASDAQ   | NA                       | 170.64                     |
| NEBS New England Bancshares (MHC)   | 199,232              | 27,025               | 24,960                     |  | 0.39          | 0.35          | 2.93     | 2.60          | 06/04/02       | OTC BB   | 2,257,651                | 45.15                      |
| PBCT People's Bank (MHC)            | 10,669,100           | 1,158,700            | 1,046,200                  |  | 1.44          | 0.50          | 16.67    | 5.75          | 07/06/88       | NASDAQ   | 62,400,000               | 2,676.34                   |
| CHFN Charter Financial Corp. (MHC)  | 1,030,716            | 248,743              | 242,632                    |  | 0.43          | 0.34          | 1.80     | 1.43          | 10/17/01       | NASDAQ   | 19,569,676               | 704.90                     |
| WCFB Webster City Fed Bncp (MHC)    | 104,753              | 22,658               | 22,546                     |  | 1.12          | 1.12          | 5.27     | 5.27          | 08/15/94       | NASDAQ   | 3,772,372                | 56.40                      |
| AJSB AJS Bancorp Inc. (MHC)         | 238,384              | 32,105               | 32,105                     |  | 0.58          | 0.57          | 4.15     | 4.08          | 12/27/01       | OTC BB   | 2,392,921                | 55.28                      |
| JXSB Jacksonville Bancorp (MHC)     | NA                   | NA                   | NA                         |  | NA            | NA            | NA       | NA            | 04/21/95       | NASDAQ   | NA                       | 35.93                      |
| MSVB Mid-Southern Savings Bank(MHC) | 151,474              | 14,382               | 14,382                     |  | 0.59          | 0.59          | 5.92     | 5.92          | 04/09/98       | OTC BB   | 1,459,303                | 38.67                      |
| CFNN Capital Federal Finl (MHC)     | 8,383,441            | 957,323              | 957,323                    |  | 0.32          | 0.32          | 2.80     | 2.80          | 04/01/99       | NASDAQ   | 73,393,298               | 2,435.66                   |
| MDNB Minden Bancorp Inc (MHC)       | 100,744              | 18,171               | 18,171                     |  | 1.31          | 1.31          | 6.65     | 6.65          | 07/02/02       | OTC BB   | 1,454,750                | 30.77                      |
| SERC Service Bancorp Inc. (MHC)     | 303,299              | 24,150               | 24,150                     |  | 0.64          | 0.61          | 7.95     | 7.63          | 10/08/98       | OTC BB   | 1,647,482                | 45.08                      |
| WFSM Westborough Finl Services(MHC) | 254,052              | 28,668               | 28,668                     |  | 0.41          | 0.38          | 3.62     | 3.36          | 02/16/00       | OTC BB   | 1,586,374                | 55.66                      |
| WFD Westfield Financial Inc. (MHC)  | 795,216              | 124,804              | 124,804                    |  | 0.45          | 0.42          | 2.94     | 2.73          | 12/28/01       | AMEX     | 10,522,300               | 228.99                     |
| BCSB BCSB Bancorp Inc. (MHC)        | 660,258              | 44,271               | 41,570                     |  | 0.16          | 0.14          | 2.32     | 2.05          | 07/08/98       | NASDAQ   | 5,898,593                | 105.93                     |
| ALPN Alpena Bancshares Inc. (MHC)   | 223,923              | 21,951               | 18,100                     |  | 0.53          | 0.44          | 5.52     | 4.58          | 11/07/94       | OTC BB   | 1,657,480                | 34.83                      |
| LBTM Liberty Savings Bank (MHC)     | 199,700              | 19,735               | 19,735                     |  | 0.33          | 0.22          | 3.16     | 2.09          | 08/23/93       | OTC BB   | 1,351,076                | 37.83                      |
| EBMT Eagle Bancorp (MHC)            | 206,612              | 25,140               | 25,140                     |  | 0.89          | 0.84          | 7.58     | 7.16          | 04/05/00       | OTC BB   | 1,214,372                | 46.15                      |
| ASFE AF Financial Group (MHC)       | 191,929              | 12,392               | 10,716                     |  | -0.08         | -0.08         | -1.12    | -1.16         | 10/07/96       | OTC BB   | 1,049,838                | 20.37                      |
| WAKE Wake Forest Bancshares (MHC)   | 85,456               | 15,725               | 15,725                     |  | 1.27          | 1.15          | 7.15     | 6.49          | 04/03/96       | OTC BB   | 1,145,296                | 27.49                      |
| ASBH ASB Holding Co (MHC)           | 394,759              | 37,723               | 37,723                     |  | NA            | NA            | NA       | NA            | 10/03/03       | OTC BB   | 5,554,500                | 88.87                      |
| CSBK Clifton Svngs Bncp Inc.(MHC)   | 635,855              | 75,875               | 75,875                     |  | NA            | NA            | NA       | NA            | 03/04/04       | NASDAQ   | NA                       | 373.08                     |
| HCBK Hudson City Bancorp Inc. (MHC) | 17,919,949           | 1,388,920            | 1,388,920                  |  | 1.31          | 1.22          | 15.65    | 14.56         | 07/13/99       | NASDAQ   | 189,602,811              | 6,465.46                   |
| ROEB Roebling Financial Corp. (MHC) | 87,488               | 7,319                | 7,319                      |  | 0.63          | 0.63          | 7.61     | 7.61          | 10/02/97       | OTC BB   | 425,500                  | 16.38                      |
| WAWL Wawel Savings Bank (MHC)       | NA                   | NA                   | NA                         |  | 1.12          | 1.10          | 14.33    | 14.08         | 04/01/04       | OTC BB   | NA                       | 22.23                      |
| ALMG Alamogordo Finl Corp. (MHC)    | 158,690              | 28,026               | 28,026                     |  | 0.47          | 0.47          | 2.69     | 2.69          | 05/16/00       | OTC BB   | 1,293,665                | 57.16                      |
| FLTB Flatbush Fed Bncp Inc.(MHC)    | 142,937              | 15,625               | 15,625                     |  | 0.05          | 0.05          | 0.78     | 0.78          | 10/21/03       | OTC BB   | 2,314,375                | 23.84                      |
| GOV Gouverneur Bancorp (MHC)        | 94,837               | 17,813               | 17,813                     |  | 0.79          | 0.74          | 4.00     | 3.75          | 03/23/99       | AMEX     | 2,279,009                | 29.63                      |
| GCBC Greene County Bncp Inc. (MHC)  | 271,826              | 29,446               | 29,446                     |  | 0.97          | 0.96          | 8.58     | 8.53          | 12/30/98       | NASDAQ   | 2,042,738                | 64.41                      |
| ONFC Oneida Financial Corp. (MHC)   | 428,189              | 50,835               | 38,104                     |  | 0.74          | 0.62          | 6.35     | 5.34          | 12/30/98       | NASDAQ   | 7,640,166                | 97.71                      |
| PRTR Partners Trust Financial (MHC) | 1,318,346            | 179,877              | NA                         |  | 1.06          | 1.07          | 7.81     | 7.86          | 04/04/02       | NASDAQ   | 14,220,000               | 405.13                     |
| PBHC Pathfinder Bancorp Inc. (MHC)  | 277,940              | 21,785               | 17,095                     |  | 0.59          | 0.50          | 7.61     | 6.47          | 11/16/95       | NASDAQ   | 2,432,099                | 45.48                      |
| ROME Rome Bancorp Inc. (MHC)        | 261,939              | 36,639               | 36,639                     |  | 0.59          | 0.77          | 4.16     | 5.38          | 10/06/99       | NASDAQ   | 4,285,338                | 121.50                     |
| CHEV Cheviot Financial (MHC)        | 246,007              | 37,251               | 37,251                     |  | NA            | NA            | NA       | NA            | 01/06/04       | NASDAQ   | NA                       | 110.59                     |

**KELLER & COMPANY**

Dublin, Ohio

614-766-1426

**KEY FINANCIAL DATA AND RATIOS**  
**PUBLICLY-TRADED, FDIC-INSURED MUTUAL HOLDING COMPANIES**  
**AS OF APRIL 23, 2004**

|                              | State                         | ASSETS AND EQUITY    |                      |                            |                      | PROFITABILITY |               |          |               | CAPITAL ISSUES |          |                          |                            |
|------------------------------|-------------------------------|----------------------|----------------------|----------------------------|----------------------|---------------|---------------|----------|---------------|----------------|----------|--------------------------|----------------------------|
|                              |                               | Total Assets (\$000) | Total Equity (\$000) | Total Tang. Equity (\$000) | Total Equity (\$000) | ROAA (%)      | Core ROAA (%) | ROAE (%) | Core ROAE (%) | IPO Date       | Exchange | Number of Shares Outstg. | Mkt. Value of Shares (\$M) |
| OFFO                         | Osage Federal Financial (MHC) | 79,109               | 7,675                | 7,675                      | 7,675                | NA            | NA            | NA       | NA            | 04/01/04       | OTC BB   | NA                       | 21.92                      |
| EKFC                         | Eureka Financial Corp (MHC)   | 84,093               | 19,195               | 19,195                     | 19,195               | 0.97          | 0.97          | 4.08     | 4.08          | 01/07/99       | OTC BB   | 1,226,538                | 41.70                      |
| ALLB                         | Greater Delaware Valley (MHC) | 374,374              | 35,138               | 35,138                     | 35,138               | 0.58          | 0.57          | 6.19     | 6.10          | 03/03/95       | NASDAQ   | 3,441,383                | 120.45                     |
| NWSB                         | Northwest Bancorp Inc. (MHC)  | 5,801,532            | 503,944              | 360,725                    | 360,725              | 0.85          | 0.79          | 10.94    | 10.10         | 11/07/94       | NASDAQ   | 47,933,545               | 1,052.62                   |
| SKBO                         | Skibo Financial Corp. (MHC)   | 155,691              | 23,252               | 23,252                     | 23,252               | 0.18          | 0.18          | 1.24     | 1.24          | 04/04/97       | NASDAQ   | 3,141,504                | 52.94                      |
| CZWI                         | Citizens Community Bncp (MHC) | 133,753              | 11,174               | 10,806                     | 10,806               | NA            | NA            | NA       | NA            | 03/30/04       | OTC BB   | NA                       | 38.78                      |
| ALL MUTUAL HOLDING COMPANIES |                               |                      |                      |                            |                      |               |               |          |               |                |          |                          |                            |
| AVERAGE                      |                               | 1,447,021            | 144,870              | 135,841                    | 135,841              | 1.00          | 0.74          | 10.31    | 7.64          |                |          | 15,018,936               | 412.87                     |
| MEDIAN                       |                               | 246,007              | 28,026               | 26,583                     | 26,583               | 0.59          | 0.58          | 5.40     | 5.31          |                |          | 2,353,648.00             | 55.28                      |
| HIGH                         |                               | 17,919,949           | 1,388,920            | 1,388,920                  | 1,388,920            | 1.44          | 1.31          | 16.67    | 14.56         |                |          | 189,602,811              | 6,465.46                   |
| LOW                          |                               | 79,109               | 7,319                | 7,319                      | 7,319                | -0.08         | -0.08         | -1.12    | -1.16         |                |          | 425,500                  | 16.38                      |

**KELLER & COMPANY**  
Dublin, Ohio  
614-766-1426

**COMPARABLE GROUP CHARACTERISTICS AND BALANCE SHEET TOTALS**

| SUBJECT                               |                                   | Number of Offices | Exchange | Conversion (IPO) Date | Most Recent Quarter  |                             |                         |                              |                        |                      |
|---------------------------------------|-----------------------------------|-------------------|----------|-----------------------|----------------------|-----------------------------|-------------------------|------------------------------|------------------------|----------------------|
|                                       |                                   |                   |          |                       | Total Assets (\$000) | Int. Earning Assets (\$000) | Total Net Loans (\$000) | Goodwill and Intang. (\$000) | Total Deposits (\$000) | Total Equity (\$000) |
| FIRST FEDERAL FINANCIAL SERVICES, INC | Edwardsville                      | 1                 | -        | -                     | 120,971              | 118,754                     | 101,145                 | 0                            | 97,931                 | 18,719               |
| COMPARABLE GROUP                      |                                   |                   |          |                       |                      |                             |                         |                              |                        |                      |
| CKFB                                  | CKF Bancorp. Inc.                 | 3                 | NASDAQ   | 01/04/95              | 147,290              | 138,686                     | 126,999                 | 1,100                        | 122,794                | 15,193               |
| FFWC                                  | FFW Corporation                   | 4                 | NASDAQ   | 04/05/93              | 242,967              | 222,824                     | 132,645                 | 975                          | 158,251                | 23,246               |
| FCAP                                  | First Capital, Inc.               | 12                | NASDAQ   | 01/04/99              | 409,138              | 375,967                     | 304,200                 | 5,995                        | 302,468                | 43,895               |
| FFBZ                                  | First Federal Bancorp. Inc.       | 6                 | NASDAQ   | 07/13/92              | 250,500              | 224,638                     | 220,006                 | 0                            | 179,303                | 22,695               |
| LOGN                                  | Logansport Financial Corp.        | 1                 | NASDAQ   | 06/14/95              | 153,868              | 150,148                     | 103,079                 | 0                            | 98,440                 | 16,634               |
| LSBI                                  | LSB Financial Corp.               | 5                 | NASDAQ   | 02/03/95              | 319,272              | 301,404                     | 277,566                 | 0                            | 225,485                | 27,727               |
| FFFD                                  | North Central Bancshares, Inc.    | 9                 | NASDAQ   | 03/21/96              | 424,009              | 395,902                     | 362,959                 | 4,971                        | 283,964                | 41,592               |
| PFED                                  | Park Bancorp. Inc.                | 3                 | NASDAQ   | 08/12/96              | 266,063              | 238,269                     | 158,957                 | 0                            | 170,462                | 29,540               |
| SMBC                                  | Southern Missouri Bancorp. Inc.   | 8                 | NASDAQ   | 04/13/94              | 301,212              | 278,658                     | 240,850                 | 2,922                        | 206,596                | 26,527               |
| UTBI                                  | United Tennessee Bankshares, Inc. | 3                 | NASDAQ   | 01/05/98              | 116,982              | 108,898                     | 77,953                  | 793                          | 98,107                 | 16,893               |
| Average                               |                                   | 5.4               |          |                       | 263,130              | 243,539                     | 200,521                 | 1,676                        | 184,587                | 26,394               |
| Median                                |                                   | 4.5               |          |                       | 258,282              | 231,454                     | 189,482                 | 884                          | 174,883                | 24,887               |
| High                                  |                                   | 12.0              |          |                       | 424,009              | 395,902                     | 362,959                 | 5,995                        | 302,468                | 43,895               |
| Low                                   |                                   | 1.0               |          |                       | 116,982              | 108,898                     | 77,953                  | 0                            | 98,107                 | 15,193               |

**ELLER & COMPANY**

iblin, Ohio

4-766-1426

**EXHIBIT 7**

**RECENTLY CONVERTED THRIFT INSTITUTIONS**

**PRICES AND PRICE CHANGES**

|      | IPO Date | IPO Price (\$) | PRICES AND CHANGE FROM IPO DATE |          |                |          |                |          | PRICES AT APRIL 23, 2004    |                                |                               |  |
|------|----------|----------------|---------------------------------|----------|----------------|----------|----------------|----------|-----------------------------|--------------------------------|-------------------------------|--|
|      |          |                | 1 Day                           |          | 1 Week         |          | 1 Mo.          |          | Closing Price 04/23/04 (\$) | Inc./Dec. from 1 Day Chg. (\$) | Inc./Dec. from 1 Day Chg. (%) |  |
|      |          |                | IPO After (\$)                  | % Change | IPO After (\$) | % Change | IPO After (\$) | % Change |                             |                                |                               |  |
| SFFS | 01/07/03 | 10.00          | 11.00                           | 10.00    | 11.13          | 11.30    | 11.51          | 15.10    | 13.78                       | 2.78                           | 25.27                         |  |
| CCFC | 01/09/03 | 10.00          | 12.00                           | 20.00    | 12.31          | 23.10    | 12.50          | 25.00    | 14.00                       | 2.00                           | 16.67                         |  |
| WAYN | 01/09/03 | 10.00          | 11.20                           | 12.00    | 11.21          | 12.10    | 11.15          | 11.50    | 16.89                       | 5.69                           | 50.80                         |  |
| PFS  | 01/16/03 | 10.00          | 15.50                           | 55.00    | 15.52          | 55.20    | 15.15          | 51.50    | 17.86                       | 2.36                           | 15.23                         |  |
| FNFG | 01/21/03 | 10.00          | 11.27                           | 12.70    | 11.34          | 13.40    | 11.26          | 12.60    | 12.94                       | 1.67                           | 14.82                         |  |
| RFBK | 04/02/03 | 10.00          | 11.51                           | 15.10    | 12.00          | 20.00    | 12.35          | 23.50    | 17.35                       | 5.84                           | 50.74                         |  |
| CFBC | 06/27/03 | 10.00          | 12.00                           | 20.00    | 12.03          | 20.30    | 12.05          | 20.50    | 16.50                       | 4.50                           | 37.50                         |  |
| JFBI | 07/02/03 | 10.00          | 12.39                           | 23.90    | 12.50          | 25.00    | 14.00          | 40.00    | 12.25                       | (0.14)                         | (1.13)                        |  |
| ASBH | 10/03/03 | 10.00          | 16.20                           | 62.00    | 17.10          | 71.00    | 16.85          | 68.50    | 16.00                       | (0.20)                         | (1.23)                        |  |
| FLTB | 10/21/03 | 8.00           | 13.10                           | 63.75    | 12.35          | 54.38    | 12.85          | 60.63    | 10.30                       | (2.80)                         | (21.37)                       |  |
| RPFG | 10/21/03 | 10.00          | 16.99                           | 69.90    | 16.52          | 65.20    | 16.10          | 61.00    | 15.60                       | (1.39)                         | (8.18)                        |  |
| BKMU | 10/30/03 | 10.00          | 11.78                           | 17.80    | 11.94          | 19.40    | 11.54          | 15.40    | 10.74                       | (1.04)                         | (8.83)                        |  |
| KNBT | 11/03/03 | 10.00          | 16.88                           | 68.80    | 16.82          | 68.20    | 16.97          | 69.70    | 16.01                       | (0.87)                         | (5.15)                        |  |
| CHEV | 01/06/04 | 10.00          | 13.32                           | 33.20    | 13.47          | 34.70    | 13.30          | 33.00    | 11.15                       | (2.17)                         | (16.29)                       |  |
| PBCP | 01/15/04 | 10.00          | 11.50                           | 15.00    | 11.38          | 13.80    | 11.51          | 15.10    | 11.09                       | (0.41)                         | (3.57)                        |  |
| SYNF | 01/21/04 | 10.00          | 10.90                           | 9.00     | 10.88          | 8.80     | 10.79          | 7.90     | 9.98                        | (0.92)                         | (8.44)                        |  |
| CSBK | 03/04/04 | 10.00          | 12.25                           | 22.50    | 13.75          | 37.50    | 13.29          | 32.90    | 12.22                       | (0.03)                         | (0.24)                        |  |
| CZWI | 03/30/04 | 10.00          | 12.37                           | 23.70    | 13.25          | 32.50    | NA             | NA       | 12.75                       | 0.38                           | 3.07                          |  |
| KFED | 03/31/04 | 10.00          | 13.49                           | 34.90    | 13.00          | 30.00    | NA             | NA       | 11.73                       | (1.76)                         | (13.05)                       |  |
| OFFO | 04/01/04 | 10.00          | 12.00                           | 20.00    | 12.25          | 22.50    | NA             | NA       | 11.05                       | (0.95)                         | (7.92)                        |  |
| WAWL | 04/01/04 | 10.00          | 12.95                           | 29.50    | 12.50          | 25.00    | NA             | NA       | 11.50                       | (1.45)                         | (11.20)                       |  |
| NABC | 04/02/04 | 10.00          | 15.17                           | 51.70    | 14.53          | 45.30    | NA             | NA       | 13.75                       | (1.42)                         | (9.36)                        |  |

AVERAGE  
MEDIAN  
HIGH  
LOW

33.17  
25.00  
69.70  
7.90

31.38  
23.10  
69.90  
9.00

32.21

25.00

71.00

8.80

## EXHIBIT 8

### KELLER & COMPANY

Dublin, Ohio

614-766-1426

### FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION VALUATION RATIOS

#### February 27, 2004

|                       |                                    |                                        |                                      |                                  |
|-----------------------|------------------------------------|----------------------------------------|--------------------------------------|----------------------------------|
| SNL Thrift Index      | 1,617.60                           |                                        |                                      |                                  |
| DJIA                  | 10,583.90                          |                                        |                                      |                                  |
| S & P 500             | 1,144.90                           |                                        |                                      |                                  |
|                       | <u>Price/<br/>Earnings<br/>(x)</u> | <u>Price/Core<br/>Earnings<br/>(x)</u> | <u>Price/<br/>Book Value<br/>(%)</u> | <u>Price/<br/>Assets<br/>(%)</u> |
| All U.S. thrifts      | 22.60                              | 22.42                                  | 164.28                               | 16.22                            |
| NASDAQ traded thrifts | 21.80                              | 22.11                                  | 166.37                               | 16.99                            |
| Comparable group      | 14.57                              | 14.61                                  | 136.97                               | 14.19                            |

#### April 23, 2004

|                       |                                    |                                        |                                      |                                  |
|-----------------------|------------------------------------|----------------------------------------|--------------------------------------|----------------------------------|
| SNL Thrift Index      | 1,454.00                           |                                        |                                      |                                  |
| % change              | (10.11)%                           |                                        |                                      |                                  |
| DJIA                  | 10,472.84                          |                                        |                                      |                                  |
| % change              | (1.05)%                            |                                        |                                      |                                  |
| S & P 500             | 1,140.60                           |                                        |                                      |                                  |
| % change              | (0.38)%                            |                                        |                                      |                                  |
|                       | <u>Price/<br/>Earnings<br/>(x)</u> | <u>Price/Core<br/>Earnings<br/>(x)</u> | <u>Price/<br/>Book Value<br/>(%)</u> | <u>Price/<br/>Assets<br/>(%)</u> |
| All U.S. thrifts      | 21.32                              | 21.93                                  | 152.09                               | 15.18                            |
| % change              | (5.66)                             | (2.19)                                 | (7.42)                               | (6.41)                           |
| NASDAQ traded thrifts | 21.19                              | 21.72                                  | 157.23                               | 15.96                            |
| % change              | (2.80)                             | (1.76)                                 | (5.49)                               | (6.06)                           |
| Comparable group      | 13.61                              | 13.85                                  | 131.41                               | 13.63                            |
| % change              | (6.59)                             | (5.20)                                 | (4.06)                               | (3.95)                           |

**COMPARABLE GROUP MARKET, PRICING AND FINANCIAL RATIOS**

Stock Prices as of April 23, 2004

**EXHIBIT 9**

|                                     | 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. (%) | Price/Core Earnings (%) | Div./Share (\$) | Dividend Yield (%) | Payout Ratio (%) | Equity/Assets (%) | Core ROAA (%) | Core ROAE (%) |
| <b>FIRST FEDERAL</b>                |                    |                  |                 |                       |                    |                      |                  |                          |                         |                 |                    |                  |                   |               |               |
| <b>FINANCIAL SERVICES, INC.</b>     |                    |                  |                 |                       |                    |                      |                  |                          |                         |                 |                    |                  |                   |               |               |
| Appraised value - midpoint          | 42.60              | 10.00            | 0.42            | 13.83                 | 23.59              | 72.33                | 26.16            | 72.34                    | 23.25                   | 0.24            | 2.40               | 56.63            | 36.16             | 1.13          | 3.11          |
| Minimum of range                    | 36.21              | 10.00            | 0.49            | 14.58                 | 20.39              | 68.58                | 23.13            | 68.59                    | 20.08                   | 0.24            | 2.40               | 48.93            | 33.73             | 1.15          | 3.42          |
| Maximum of range                    | 48.99              | 10.00            | 0.37            | 13.27                 | 26.70              | 75.38                | 28.95            | 75.39                    | 26.31                   | 0.24            | 2.40               | 64.08            | 38.40             | 1.10          | 2.86          |
| Superrange maximum                  | 56.34              | 10.00            | 0.33            | 12.78                 | 30.15              | 78.27                | 31.92            | 78.28                    | 29.72                   | 0.24            | 2.40               | 72.36            | 40.78             | 1.07          | 2.63          |
| <b>ALL THRIFTS (227)</b>            |                    |                  |                 |                       |                    |                      |                  |                          |                         |                 |                    |                  |                   |               |               |
| Average                             | 524.41             | 22.79            | 1.30            | 15.77                 | 21.32              | 152.09               | 15.18            | 163.66                   | 21.93                   | 0.45            | 1.92               | 38.26            | 8.34              | 1.07          | 13.12         |
| Median                              | 65.99              | 20.98            | 1.24            | 15.10                 | 16.67              | 139.06               | 14.21            | 148.78                   | 17.43                   | 0.41            | 1.97               | 33.51            | 9.44              | 0.78          | 8.26          |
| <b>ILLINOIS THRIFTS (15)</b>        |                    |                  |                 |                       |                    |                      |                  |                          |                         |                 |                    |                  |                   |               |               |
| Average                             | 135.10             | 28.95            | 1.60            | 23.21                 | 23.55              | 130.55               | 14.72            | 136.12                   | 26.64                   | 0.42            | 1.38               | 34.01            | 10.54             | 1.03          | 9.98          |
| Median                              | 33.13              | 28.85            | 1.62            | 23.15                 | 18.31              | 137.15               | 13.72            | 137.15                   | 20.38                   | 0.44            | 1.51               | 28.24            | 10.09             | 0.62          | 5.05          |
| <b>COMPARABLE GROUP (10)</b>        |                    |                  |                 |                       |                    |                      |                  |                          |                         |                 |                    |                  |                   |               |               |
| Average                             | 34.93              | 21.71            | 1.67            | 16.84                 | 13.61              | 131.41               | 13.63            | 139.70                   | 13.88                   | 0.52            | 2.52               | 32.30            | 10.31             | 1.04          | 10.20         |
| Median                              | 32.06              | 21.58            | 1.63            | 16.66                 | 12.58              | 133.31               | 12.70            | 139.66                   | 13.35                   | 0.54            | 2.65               | 32.37            | 10.07             | 0.97          | 10.25         |
| <b>COMPARABLE GROUP</b>             |                    |                  |                 |                       |                    |                      |                  |                          |                         |                 |                    |                  |                   |               |               |
| CKFB CKF Bancorp Inc.               | 23.31              | 15.85            | 1.13            | 10.33                 | 14.03              | 153.44               | 15.82            | 165.45                   | 14.14                   | 0.48            | 3.03               | 42.48            | 10.32             | 1.04          | 10.35         |
| FFWC FFW Corp.                      | 28.68              | 22.06            | 1.79            | 17.88                 | 12.32              | 123.38               | 11.81            | 128.78                   | 12.39                   | 0.63            | 2.90               | 34.64            | 9.57              | 1.00          | 10.15         |
| FCAP First Capital Inc.             | 62.01              | 22.00            | 1.29            | 15.44                 | 17.05              | 142.49               | 15.29            | 165.04                   | 17.60                   | 0.58            | 2.73               | 43.41            | 10.73             | 0.90          | 8.47          |
| FFBZ First Federal Bancorp Inc.     | 29.60              | 9.07             | 0.53            | 6.61                  | 17.11              | 137.22               | 12.18            | 137.22                   | 15.37                   | 0.23            | 2.65               | 42.45            | 9.17              | 0.85          | 9.04          |
| LOGN Logansport Financial Corp.     | 18.56              | 21.15            | 1.68            | 18.64                 | 12.59              | 113.47               | 11.83            | 113.47                   | 14.39                   | 0.56            | 2.65               | 33.33            | 10.43             | 0.84          | 8.09          |
| LSBI LSB Financial Corp.            | 35.09              | 25.86            | 2.14            | 20.85                 | 12.08              | 124.03               | 10.98            | 124.03                   | 12.08                   | 0.52            | 2.24               | 23.36            | 8.68              | 0.94          | 11.03         |
| FFFD North Central Bancshares Inc.  | 59.54              | 37.10            | 3.48            | 25.92                 | 10.66              | 143.13               | 14.04            | 162.58                   | 10.66                   | 0.88            | 2.70               | 24.14            | 9.81              | 1.38          | 14.65         |
| PFED Park Bancorp Inc.              | 35.08              | 30.50            | 1.91            | 27.64                 | 15.97              | 110.35               | 13.21            | 110.35                   | 17.43                   | 0.60            | 1.97               | 31.41            | 11.10             | 0.78          | 6.95          |
| SMBC Southern Missouri Bancorp Inc. | 34.51              | 14.95            | 1.19            | 11.40                 | 12.56              | 131.14               | 11.62            | 148.02                   | 12.56                   | 0.34            | 2.41               | 26.89            | 8.82              | 1.00          | 11.25         |
| UTBI United Tennessee Bankshares    | 22.89              | 18.60            | 1.58            | 13.73                 | 11.77              | 135.47               | 19.56            | 142.09                   | 12.16                   | 0.36            | 1.94               | 20.89            | 14.44             | 1.71          | 12.03         |

## EXHIBIT 10

### KELLER & COMPANY

Dublin, Ohio  
614-766-1426

### VALUATION ANALYSIS AND CONCLUSIONS

#### First FLSA/First Federal Financial Services, Inc.

Stock Prices as of April 23, 2004

#### Valuation assumptions:

|                                       | Symbol | Value          | Comparable Group<br>Average                   | Median  | All Thrifts<br>Average | Median  |
|---------------------------------------|--------|----------------|-----------------------------------------------|---------|------------------------|---------|
| Post conv. price to earnings          | P/E    | 23.59          | 13.61                                         | 12.58   | 22.60                  | 17.27   |
| Post conv. price to book value        | P/B    | 72.33%         | 131.41%                                       | 133.31% | 164.28%                | 145.77% |
| Post conv. price to assets            | P/A    | 26.16%         | 13.63%                                        | 12.70%  | 16.22%                 | 15.45%  |
| Post conv. price to core earnings     | P/E    | 23.25          | 13.88                                         | 13.35   | 22.42                  | 17.98   |
| Pre conversion earnings (\$)          | Y      | \$ 1,613,000   | For the twelve months ended December 31, 2003 |         |                        |         |
| Pre conversion book value (\$)        | B      | \$ 18,719,000  | At December 31, 2003                          |         |                        |         |
| Pre conversion assets (\$)            | A      | \$ 120,971,000 | At December 31, 2003                          |         |                        |         |
| Pre conversion core earnings (\$)     |        | \$ 1,640,000   | For the twelve months ended December 31, 2003 |         |                        |         |
| Conversion expense (\$)               | X      | \$ 698,000     |                                               |         |                        |         |
| Proceeds not reinvested (\$)          | Z      | \$ 958,500     | ESOP shares.                                  |         |                        |         |
| ESOP borrowings (\$)                  | E      | \$ 958,500     |                                               |         |                        |         |
| ESOP cost of borrowings, net (%)      | S      | 0.00%          |                                               |         |                        |         |
| ESOP term of borrowings (yrs.)        | T      | 20             |                                               |         |                        |         |
| RRP amount (\$)                       | M      | \$ 766,800     |                                               |         |                        |         |
| RRP expense (\$)                      | N      | \$ 153,360     |                                               |         |                        |         |
| Tax rate (%)                          | TAX    | 38.00%         |                                               |         |                        |         |
| Investment rate of return, net (%)    | R      | 0.78%          |                                               |         |                        |         |
| Investment rate of return, pretax (%) |        | 1.25%          |                                               |         |                        |         |

#### Formulae to indicate value after conversion:

|                |                                                                 |   |               |
|----------------|-----------------------------------------------------------------|---|---------------|
| 1. P/E method: | Value = $\frac{P/E(Y-R(X+Z)-ES-(1-TAX)E/T-(1-TAX)N)}{1-(P/E)R}$ | = | \$ 42,586,512 |
| 2. P/B method: | Value = $\frac{P/B(B-X-E-M)}{1-P/B}$                            | = | \$ 42,605,677 |
| 3. P/A method: | Value = $\frac{P/A(A-X)}{1-P/A}$                                | = | \$ 42,613,490 |

#### VALUATION CORRELATION AND CONCLUSIONS:

|                              | Number of<br>Shares | Price<br>Per Share | TOTAL<br>VALUE |
|------------------------------|---------------------|--------------------|----------------|
| Value - midrange             | 4,260,000           | \$10.00            | \$ 42,600,000  |
| Minimum - 85% of midrange    | 3,621,000           | \$10.00            | \$ 36,210,000  |
| Maximum - 115% of midrange   | 4,899,000           | \$10.00            | \$ 48,990,000  |
| Superrange - 115% of maximum | 5,633,850           | \$10.00            | \$ 56,338,500  |

## EXHIBIT 11

### KELLER & COMPANY

Dublin, Ohio  
614-766-1426

PROJECTED EFFECT OF ACTUAL OFFERING PROCEEDS  
First FLSA/First Federal Financial Services, Inc.  
At the MINIMUM of the Range

#### 1. Gross Conversion Proceeds

|                                     |    |            |
|-------------------------------------|----|------------|
| Minimum market value                | \$ | 16,294,500 |
| Less: Estimated conversion expenses |    | 664,000    |
| Net conversion proceeds             | \$ | 15,630,500 |

#### 2. Generation of Additional Income

|                                                     |    |            |
|-----------------------------------------------------|----|------------|
| Net conversion proceeds                             | \$ | 15,630,500 |
| Less: Proceeds not invested <sup>(1)</sup>          |    | 814,725    |
| Total conversion proceeds invested                  | \$ | 14,815,775 |
| Investment rate                                     |    | 0.78%      |
| Earnings increase - return on proceeds invested     | \$ | 114,822    |
| Less: Estimated cost of ESOP borrowings             |    | 0          |
| Less: Amortization of ESOP borrowings, net of taxes |    | 25,256     |
| Less: RRP expense, net of taxes                     |    | 80,821     |
| Net earnings increase                               | \$ | 8,745      |

#### 3. Comparative Earnings

|                                              | Regular      | Core      |
|----------------------------------------------|--------------|-----------|
| Before conversion - 12 months ended 12/31/03 | \$ 1,613,000 | 1,640,000 |
| Net earnings increase                        | 8,745        | 8,745     |
| After conversion                             | \$ 1,621,745 | 1,648,745 |

#### 4. Comparative Net Worth <sup>(2)</sup>

|                              |    |            |
|------------------------------|----|------------|
| Before conversion - 12/31/03 | \$ | 18,719,000 |
| Conversion proceeds          |    | 14,163,995 |
| After conversion             | \$ | 32,882,995 |

#### 5. Comparative Net Assets

|                              |    |             |
|------------------------------|----|-------------|
| Before conversion - 12/31/03 | \$ | 120,971,000 |
| Conversion proceeds          |    | 15,630,500  |
| After conversion             | \$ | 136,601,500 |

(1) Represents ESOP borrowings.

(2) ESOP borrowings and RRP are omitted from net worth.

## EXHIBIT 12

### KELLER & COMPANY

Dublin, Ohio

614-766-1426

#### PROJECTED EFFECT OF ACTUAL OFFERING PROCEEDS

First FLSA/First Federal Financial Services, Inc.

At the MIDPOINT of the Range

#### 1. Gross Conversion Proceeds

|                                     |    |            |
|-------------------------------------|----|------------|
| Midpoint market value               | \$ | 19,170,000 |
| Less: Estimated conversion expenses |    | 698,000    |
| Net conversion proceeds             | \$ | 18,472,000 |

#### 2. Generation of Additional Income

|                                                     |    |            |
|-----------------------------------------------------|----|------------|
| Net conversion proceeds                             | \$ | 18,472,000 |
| Less: Proceeds not invested <sup>(1)</sup>          |    | 958,500    |
| Total conversion proceeds invested                  | \$ | 17,513,500 |
| Investment rate of return                           |    | 0.78%      |
| Earnings increase - return on proceeds invested     | \$ | 135,730    |
| Less: Estimated cost of ESOP borrowings             |    | 0          |
| Less: Amortization of ESOP borrowings, net of taxes |    | 29,714     |
| Less: RRP expense, net of taxes                     |    | 95,083     |
| Net earnings increase                               | \$ | 10,933     |

#### 3. Comparative Earnings

|                                              | Regular      | Core      |
|----------------------------------------------|--------------|-----------|
| Before conversion - 12 months ended 12/31/03 | \$ 1,613,000 | 1,640,000 |
| Net earnings increase                        | 10,933       | 10,933    |
| After conversion                             | \$ 1,623,933 | 1,650,933 |

#### 4. Comparative Net Worth <sup>(2)</sup>

|                              |    |            |
|------------------------------|----|------------|
| Before conversion - 12/31/03 | \$ | 18,719,000 |
| Conversion proceeds          |    | 16,746,700 |
| After conversion             | \$ | 35,465,700 |

#### 5. Comparative Net Assets

|                              |    |             |
|------------------------------|----|-------------|
| Before conversion - 12/31/03 | \$ | 120,971,000 |
| Conversion proceeds          |    | 18,472,000  |
| After conversion             | \$ | 139,443,000 |

(1) Represents ESOP borrowings.

(2) ESOP borrowings and RRP are omitted from net worth.

## EXHIBIT 13

### KELLER & COMPANY

Dublin, Ohio  
614-766-1426

PROJECTED EFFECT OF ACTUAL OFFERING PROCEEDS  
First FLSA/First Federal Financial Services, Inc.  
At the MAXIMUM of the Range

#### 1. Gross Conversion Proceeds

|                                     |    |            |
|-------------------------------------|----|------------|
| Maximum market value                | \$ | 22,045,500 |
| Less: Estimated conversion expenses |    | 737,000    |
| Net conversion proceeds             | \$ | 21,308,500 |

#### 2. Generation of Additional Income

|                                                     |    |            |
|-----------------------------------------------------|----|------------|
| Net conversion proceeds                             | \$ | 21,308,500 |
| Less: Proceeds not invested <sup>(1)</sup>          |    | 1,102,275  |
| Total conversion proceeds invested                  | \$ | 20,206,225 |
| Investment rate                                     |    | 0.78%      |
| Earnings increase - return on proceeds invested     | \$ | 156,598    |
| Less: Estimated cost of ESOP borrowings             |    | 0          |
| Less: Amortization of ESOP borrowings, net of taxes |    | 34,171     |
| Less: RRP expense, net of taxes                     |    | 109,346    |
| Net earnings increase                               | \$ | 13,082     |

#### 3. Comparative Earnings

|                                              | Regular      | Core      |
|----------------------------------------------|--------------|-----------|
| Before conversion - 12 months ended 12/31/03 | \$ 1,613,000 | 1,640,000 |
| Net earnings increase                        | 13,082       | 13,082    |
| After conversion                             | \$ 1,626,082 | 1,653,082 |

#### 4. Comparative Net Worth <sup>(2)</sup>

|                              |    |            |
|------------------------------|----|------------|
| Before conversion - 12/31/03 | \$ | 18,719,000 |
| Conversion proceeds          |    | 19,324,405 |
| After conversion             | \$ | 38,043,405 |

#### 5. Comparative Net Assets

|                              |    |             |
|------------------------------|----|-------------|
| Before conversion - 12/31/03 | \$ | 120,971,000 |
| Conversion proceeds          |    | 21,308,500  |
| After conversion             | \$ | 142,279,500 |

(1) Represents ESOP borrowings.

(2) ESOP borrowings and RRP are omitted from net worth.

## EXHIBIT 14

### KELLER & COMPANY

Dublin, Ohio

614-766-1426

#### PROJECTED EFFECT OF ACTUAL OFFERING PROCEEDS First FLSA/First Federal Financial Services, Inc. At the MAXIMUM, AS ADJUSTED

##### 1. Gross Conversion Proceeds

|                                     |    |            |
|-------------------------------------|----|------------|
| Superrange market value             | \$ | 25,352,325 |
| Less: Estimated conversion expenses |    | 793,000    |
| Net conversion proceeds             | \$ | 24,559,325 |

##### 2. Generation of Additional Income

|                                                     |    |            |
|-----------------------------------------------------|----|------------|
| Net conversion proceeds                             | \$ | 24,559,325 |
| Less: Proceeds not invested <sup>(1)</sup>          |    | 1,267,616  |
| Total conversion proceeds invested                  | \$ | 23,291,709 |
| Investment rate                                     |    | 0.78%      |
| Earnings increase - return on proceeds invested     | \$ | 180,511    |
| Less: Estimated cost of ESOP borrowings             |    | 0          |
| Less: Amortization of ESOP borrowings, net of taxes |    | 39,296     |
| Less: RRP expense, net of taxes                     |    | 125,748    |
| Net earnings increase                               | \$ | 15,467     |

##### 3. Comparative Earnings

|                                              | Regular      | Core      |
|----------------------------------------------|--------------|-----------|
| Before conversion - 12 months ended 12/31/03 | \$ 1,613,000 | 1,640,000 |
| Net earnings increase                        | 15,467       | 15,467    |
| After conversion                             | \$ 1,628,467 | 1,655,467 |

##### 4. Comparative Net Worth <sup>(2)</sup>

|                              |    |            |
|------------------------------|----|------------|
| Before conversion - 12/31/03 | \$ | 18,719,000 |
| Conversion proceeds          |    | 22,277,616 |
| After conversion             | \$ | 40,996,616 |

##### 5. Comparative Net Assets

|                              |    |             |
|------------------------------|----|-------------|
| Before conversion - 12/31/03 | \$ | 120,971,000 |
| Conversion proceeds          |    | 24,559,325  |
| After conversion             | \$ | 145,530,325 |

(1) Represents ESOP borrowings.

(2) ESOP borrowings and RRP are omitted from net worth.

## EXHIBIT 15

### KELLER & COMPANY

Dublin, Ohio  
614-766-1426

### SUMMARY OF VALUATION PREMIUM OR DISCOUNT

|                                    |                      | <u>Premium or (discount)<br/>from comparable group.</u> |
|------------------------------------|----------------------|---------------------------------------------------------|
|                                    | <u>First Federal</u> | <u>Average      Median</u>                              |
| <b>Midpoint:</b>                   |                      |                                                         |
| Price/earnings                     | 23.59 x              | 73.26%      87.58%                                      |
| Price/book value                   | 72.33 % *            | (44.96)%      (45.74)%                                  |
| Price/assets                       | 26.16 %              | 91.88%      106.08%                                     |
| Price/tangible book value          | 72.34 %              | (48.22)%      (48.20)%                                  |
| Price/core earnings                | 23.25 x              | 67.51%      74.13%                                      |
| <br><b>Minimum of range:</b>       |                      |                                                         |
| Price/earnings                     | 20.39 x              | 49.75%      62.13%                                      |
| Price/book value                   | 68.58 % *            | (47.81)%      (48.55)%                                  |
| Price/assets                       | 23.13 %              | 69.69%      82.24%                                      |
| Price/tangible book value          | 68.59 %              | (50.90)%      (50.88)%                                  |
| Price/core earnings                | 20.08 x              | 44.71%      50.43%                                      |
| <br><b>Maximum of range:</b>       |                      |                                                         |
| Price/earnings                     | 26.70 x              | 96.11%      112.32%                                     |
| Price/book value                   | 75.38 % *            | (42.64)%      (43.45)%                                  |
| Price/assets                       | 28.95 %              | 112.34%      128.04%                                    |
| Price/tangible book value          | 75.39 %              | (46.03)%      (46.02)%                                  |
| Price/core earnings                | 26.31 x              | 89.59%      97.09%                                      |
| <br><b>Super maximum of range:</b> |                      |                                                         |
| Price/earnings                     | 30.15 x              | 121.46%      139.76%                                    |
| Price/book value                   | 78.27 % *            | (40.44)%      (41.29)%                                  |
| Price/assets                       | 31.92 %              | 134.10%      151.41%                                    |
| Price/tangible book value          | 78.28 %              | (43.97)%      (43.95)%                                  |
| Price/core earnings                | 29.72 x              | 114.16%      122.63%                                    |

\* Represents pricing ratio associated with primary valuation method.