

FINANCIAL HIGHLIGHTS >>

At or for the Year Ended September 30,	2007	2006	2005	2004	2003
SUMMARY OF OPERATIONS					
(In Thousands)					
Interest income	\$168,044	\$151,340	\$130,776	\$126,593	\$134,381
Interest expense	85,214	71,615	54,318	49,991	55,921
Net interest income	82,830	79,725	76,458	76,602	78,460
Provision for loan losses	(4,726)	(4,695)	(4,826)	(5,675)	(6,235)
Net interest income after provision for loan losses	78,104	75,030	71,632	70,927	72,225
Non-interest income	55,232	54,164	49,245	42,175	40,965
Non-interest expense	(92,889)	(86,344)	(80,052)	(74,764)	(70,781)
Income before income taxes	40,447	42,850	40,825	33,338	42,409
Income tax expense	(15,375)	(15,221)	(14,600)	(13,784)	(15,198)
Net income	\$ 25,072	\$ 27,629	\$ 26,225	\$ 24,554	\$ 27,211
ENDING BALANCES					
(In Millions)					
Total assets	\$ 2,711	\$ 2,658	\$ 2,522	\$ 2,442	\$ 2,323
Loans receivable, net	2,141	2,061	1,888	1,818	1,802
Mortgage-backed securities	297	296	342	347	303
Deposits	1,854	1,823	1,657	1,521	1,482
Borrowings	606	581	628	706	622
Stockholders' equity	186	184	171	165	163
PERFORMANCE RATIOS					
(In Percent)					
Return on average equity	13.40%	15.76%	15.48%	14.86%	16.65%
Return on average assets	0.94	1.06	1.06	1.01	1.21
Net interest margin	3.36	3.35	3.32	3.38	3.74
Efficiency ratio	67.21	64.68	63.83	63.22	59.76