

Financial Results

Management
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Commercial
Banking

Commercial
Lending

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Banking

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Services

Financial
Results

Officers
& Directors

CONDENSED BALANCE SHEETS	March '07	March '06
	(000s)	
Assets		
Cash and Investment Securities	\$ 781,956	\$ 845,285
Loans Receivable, Net of Allowance	906,476	853,826
Other Assets	102,442	98,710
Total Assets	\$1,790,874	\$1,797,821
Liabilities and Capital		
Total Deposits	\$ 969,376	\$ 860,140
Borrowed Funds	686,846	810,245
Other Liabilities	11,440	11,445
Total Liabilities	1,667,662	1,681,830
Total Capital	123,212	115,991
Total Liabilities and Capital	\$1,790,874	\$1,797,821

CONDENSED STATEMENTS OF INCOME	March '07	March '06
	(000s)	
Interest and Dividend Income	\$ 112,293	\$ 91,845
Interest Expense	(74,877)	(54,558)
Provision for Loan Losses	(1,030)	(1,241)
Net Interest and Dividend Income	36,386	36,046
Noninterest Income	21,908	22,481
Noninterest Expense	(40,992)	(40,918)
Income Before Taxes	17,302	17,609
Income Taxes	(6,012)	(5,989)
Net Income	\$ 11,290	\$ 11,620

SELECTED FINANCIAL DATA	March '07	March '06	March '05	March '04	March '03
Total Assets (000s)	\$1,790,874	\$1,797,821	\$1,678,469	\$1,516,021	\$1,321,458
Net Loan Portfolio (000s)	\$ 903,734	\$ 849,669	\$ 811,522	\$ 697,993	\$ 643,263
Total Deposits (000s)	\$ 969,376	\$ 860,140	\$ 764,780	\$ 745,797	\$ 626,861
Total Capital (000s)	\$ 123,212	\$ 115,991	\$ 110,638	\$ 101,684	\$ 92,967
Net Income (000s)	\$ 11,290	\$ 11,620	\$ 13,238	\$ 10,822	\$ 10,160
Return on Average Equity	9.44%	10.25%	12.47%	11.12%	11.49%
Total Capital to Risk-Weighted Assets	11.96%	11.70%	11.88%	12.90%	14.00%
Core Capital Ratio	6.63%	6.23%	6.24%	6.31%	6.61%

