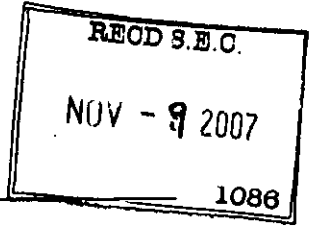


FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY EDGAR ELECTRONIC FILERS



Home Federal Bancorp, Inc.
Exact name of registrant as specified in charter

0001413440
Registrant CIK Number

Exhibit 99.5 to Registration Statement on Form S-1

333-146289
SEC file number, if available

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

S-1 Registration Statement
(Series identifier(s) and names(s), if applicable; add more lines as needed)

C-
(Class (contract) identifier(s) and names(s), if applicable; add more lines as needed)



07084302

Report period (if applicable)
John F. Breyer, Jr.
Name of person filing this exhibit (if other than the registrant)

Identify the provision of Regulation S-T (§232 of this chapter) under which this exhibit is being filed in paper (check only one):

- Rule 201 (Temporary Hardship Exemption)
- Rule 202 (Continuing Hardship Exemption)
- Rule 311 (Permitted Paper Exhibit)

PROCESSED

NOV 26 2007

THOMSON
FINANCIAL

SIGNATURES

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 _____, State of _____, 20____.

By: _____
(Registrant)

(Name)

(Title)

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on November 7, 20 07, that the information set forth in
this statement is true and complete.

By: John F. Breyer, Jr.
John F. Breyer, Jr., Esquire

Breyer & Associates PC
Special Counsel to Home Federal Bancorp, Inc.

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THESE EXHIBITS TO THE APPRAISAL REPORT ARE BEING
FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION**

***PRO FORMA VALUATION REPORT
HOME FEDERAL BANCORP, INC.***

***PROPOSED HOLDING COMPANY FOR
HOME FEDERAL BANK***

Nampa, Idaho

***Dated as Of:
September 14, 2007***

***RP[®] Financial, L.C.
1700 North Moore Street
Suite 2210
Arlington, Virginia 22209***

EXHIBITS

LIST OF EXHIBITS

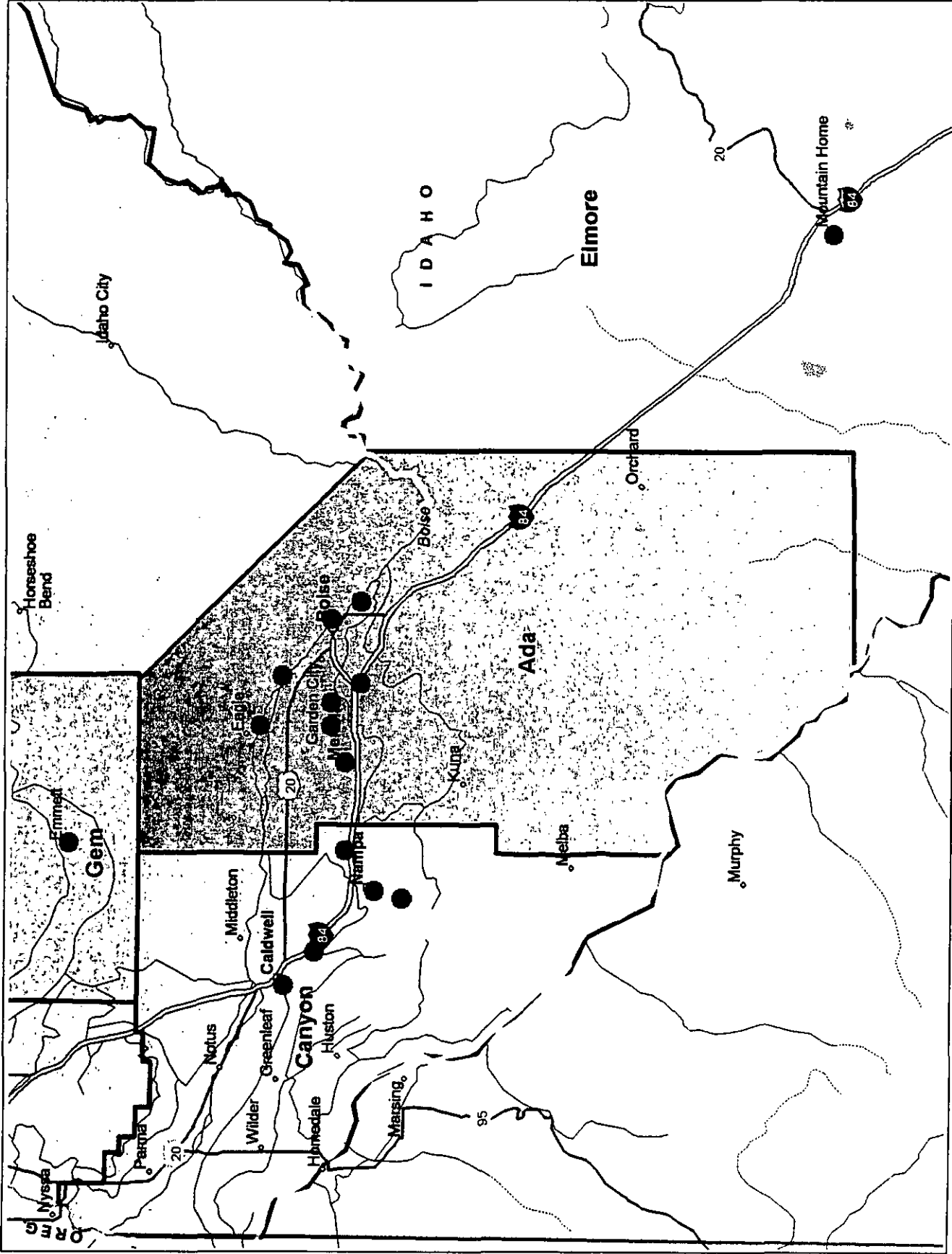
<u>Exhibit</u>	
<u>Number</u>	<u>Description</u>
I-1	Map of Office Locations
I-2	Audited Financial Statements
I-3	Key Operating Ratios
I-4	Investment Portfolio Composition
I-5	Yields and Costs
I-6	Loan Loss Allowance Activity
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III-2	Public Market Pricing of Northwest Thrifts
III-3	Public Market Pricing of Midwest Thrifts
III-4	Peer Group Market Area Comparative Analysis
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IV-9	Peer Group Core Earnings Analysis
V-1	Firm Qualifications Statement

EXHIBIT I-1
Home Federal Bancorp, Inc.
Map of Office Locations

Home Federal Locations



- Pushpins**
- Home Federal
- Counties**
- Ada
 - Canyon
 - Elmore
 - Gem



EXHIBIT I-2
Home Federal Bancorp, Inc.
Audited Financial Statements

[Incorporated by Reference]

EXHIBIT I-3
Home Federal Bancorp, Inc.
Key Operating Ratios

KEY FINANCIAL RATIOS:	At or For the Nine Months Ended June 30, (1)		At or For the Year Ended September 30,				
	2007	2006	2006	2005	2004	2003	2002
Performance Ratios:							
Return on average assets (2)	0.72%	0.85%	0.85%	0.82%	0.93%	1.23%	0.53%
Return on average equity (3)	4.92	5.81	5.90	5.69	10.47	13.39	6.03
Dividend payout ratio	21.96	21.76	19.72	10.68	--	--	--
Equity to asset ratio (4)	14.70	14.56	14.47	14.38	8.86	9.17	8.74
Interest rate spread (5)	2.41	2.87	2.79	3.15	3.55	3.93	3.98
Net interest margin (6)	3.02	3.41	3.33	3.57	3.84	4.19	4.23
Efficiency ratio (8)	73.13	70.14	70.21	72.81	69.20	66.55	81.01
Noninterest income/operating revenue (9)	36.0	32.6	31.8	33.5	39.4	27.2	34.4
Average interest-earning assets to average interest-bearing liabilities ..	120.44	122.86	122.32	121.07	113.62	110.96	107.83
Noninterest expense as a percent of average total assets	2.41	2.52	3.29	3.59	3.68	4.25	4.29
Capital Ratios:							
Tier I (core) capital (to tangible assets)	12.97	11.59	11.77	12.00	6.01	8.89	8.50
Total risk-based capital (to risk-weighted assets)	20.58	19.34	19.46	20.46	12.76	14.18	13.79
Tier I risk-based capital (to risk-weighted assets)	19.95	18.65	18.82	19.75	12.05	13.56	13.27
Asset Quality Ratios:							
Non-accrual and 90 days or more past due loans as a percent of total loans	0.07	0.01	0.08	0.11	0.16	0.04	0.14
Non-performing assets as a percent of total assets	0.07	--	0.05	0.15	0.10	0.03	0.17
Allowance for losses as a percent of gross loans receivable	0.56	0.64	0.59	0.67	0.67	0.49	0.41
Allowance for losses as a percent of nonperforming loans	748.77	10,533.33	766.49	602.97	432.30	1,393.23	295.94
Net charge-offs to average loans	0.02	0.01	0.01	0.05	0.03	0.04	0.10

(1) Ratios have been annualized.

(2) Net income divided by average total assets.

(3) Net income divided by average equity.

(4) Average equity divided by average total assets.

(5) Difference between weighted average yield on interest-earning assets and weighted average rate on interest-bearing liabilities.

(6) Net interest margin, otherwise known as net yield on interest-earning assets, is calculated as net interest income divided by average interest-earning assets.

(7) Tangible equity is equity less goodwill and other intangible assets.

(8) The efficiency ratio represents the ratio of noninterest expense divided by the sum of net interest income and noninterest income (expense).

(9) Operating revenue is defined as the sum of net interest and non-interest income.

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-4
Home Federal Bancorp, Inc.
Investment Portfolio Composition

	At June 30			At September 30,							
	2007			2006			2005			2004	
	Amortized Cost	Fair Value		Amortized Cost	Fair Value		Amortized Cost	Fair Value	Amortized Cost	Fair Value	
(In Thousands)											
Available for sale:											
Mortgage-backed securities:											
Fannie Mae	\$ 70,556	\$68,144		\$ 12,476	\$ 12,182		\$ 15,105	\$ 14,830	\$ 874	\$ 871	
Freddie Mac	98,520	95,261		--	--		--	--	--	--	
Non-Agency	3,475	3,350		--	--		--	--	--	--	
Total available for sale	<u>\$172,551</u>	<u>\$166,755</u>		<u>\$ 12,476</u>	<u>\$ 12,182</u>		<u>\$ 15,105</u>	<u>\$ 14,830</u>	<u>\$ 874</u>	<u>\$ 871</u>	
Held to maturity:											
Mortgage-backed securities:											
Fannie Mac	\$ --	\$ --		\$ 65,234	\$ 63,452		\$ 72,028	\$ 71,067	\$53,336	\$53,708	
Freddie Mac	--	--		114,505	111,954		105,308	103,985	43,259	43,818	
Non-Agency	--	--		3,540	3,436		3,638	3,561	--	--	
Total held to maturity	<u>\$ --</u>	<u>\$ --</u>		<u>\$183,279</u>	<u>\$178,842</u>		<u>\$180,974</u>	<u>\$178,613</u>	<u>\$96,595</u>	<u>\$97,526</u>	

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-5

Home Federal Bancorp, Inc.

Yields and Costs

	Nine Months Ended			Year Ended										
	June 30,			September 30,										
	2007	2006		2006		2004								
Average Balance	Yield/ Cost	Average Balance	Interest Dividends	Average Balance	Interest Dividends	Average Balance	Interest Dividends	Yield/ Cost	Average Balance	Interest Dividends	Yield/ Cost			
(Dollars in Thousands)														
Interest-earning assets:														
Loans receivable, net (1)	\$508,732	6.59%	\$461,185	\$21,782	6.30%	\$471,291	\$29,943	6.35%	\$419,940	\$25,788	6.14%	\$382,947	\$23,768	6.21%
Loans held for sale	3,675	6.54	3,809	177	6.21	3,771	232	6.15	2,518	146	5.80	2,910	168	5.79
Investment securities including interest-bearing deposits in other banks	5,713	5.20	3,617	114	4.20	3,197	140	4.38	14,972	313	2.09	14,690	260	1.77
Mortgage-backed securities	185,694	4.79	202,692	7,220	4.75	201,838	9,598	4.76	160,780	7,633	4.75	58,076	3,038	5.23
Federal Home Loan Bank stock	9,591	0.46	9,591	--	--	9,591	--	--	8,480	30	0.35	6,761	278	4.11
Total interest-earning assets	713,455	6.03%	680,894	\$29,293	5.73%	689,688	\$39,913	5.79%	606,690	\$33,910	5.59	465,384	\$27,512	5.91%
Noninterest earning assets	38,825		37,039			38,015			39,101			39,418		
Total assets	\$752,280		\$717,933			\$727,703			\$645,791			\$504,802		
Interest-bearing liabilities:														
Savings deposits	\$23,457	\$	\$25,285	\$	38	\$24,863	\$	51	\$25,633	\$	51	\$24,431	\$	60
Interest-bearing demand deposits	93,330	0.60	98,405	328	0.44	97,916	466	0.48	104,972	298	0.28	83,364	228	0.27
Money market accounts	37,852	2.87	31,759	370	1.55	31,875	534	1.68	36,061	394	1.09	33,319	232	0.70
Certificates of deposit	230,242	4.54	214,558	5,451	3.39	218,496	7,863	3.60	181,015	5,545	3.06	153,280	4,435	2.89
Total deposits	384,881	3.17	370,007	6,187	2.23	373,150	8,914	2.39	347,681	6,288	1.81	294,394	4,955	1.68
Federal Home Loan Bank advances	207,517	6.942	184,209	5,696	4.12	190,684	8,003	4.20	153,443	5,943	3.87	115,197	4,695	4.08
Total interest-bearing liabilities	592,398	3.62%	554,216	\$11,883	2.86%	563,834	\$16,917	3.00%	501,124	\$12,231	2.44%	409,591	\$9,650	2.36%
Noninterest-bearing liabilities	49,314		59,221			58,559			51,786			50,476		
Total liabilities	641,712		613,437			622,393			552,910			460,067		
Stockholders' equity	110,568		104,496			105,310			92,881			44,735		
Total liabilities and equity	\$752,280		\$717,933			\$727,703			\$645,791			\$504,802		
Net interest income	\$16,172		\$17,410			\$22,996			\$21,679			\$17,862		
Interest rate spread	2.41%		2.87%			2.79%			3.15%			3.55%		
Net interest margin (2)	3.02%		3.41%			3.33%			3.57%			3.84%		
Ratio of average interest-earning assets to average interest-bearing liabilities	120.44%		122.86%			122.32%			121.07%			113.62%		

(1) Non-accrual loans are included in the average balance. Loan fees are included in interest income on loans and are insignificant.

(2) Net interest margin, otherwise known as yield on interest-earning assets, is calculated as net interest income divided by average interest-earning assets.

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-6
Home Federal Bancorp, Inc.
Loan Loss Allowance Activity

	Nine Months Ended June 30,		Year Ended September 30,				
	2007	2006	2006	2005	2004	2003	2002
	(Dollars In Thousands)						
Allowance at beginning of period ..	\$2,974	\$2,882	\$2,882	\$2,637	\$1,853	\$1,385	\$1,431
Provisions for loan losses	71	320	138	456	900	615	277
Transfer to specific allowance	(192)						
Recoveries:							
Real estate:							
One- to four-family residential	--	--	--	--	1	--	--
Multi-family residential	--	--	--	--	--	--	--
Commercial	--	--	--	2	--	--	--
Total real estate	--	--	--	2	1	--	--
Real estate construction:							
One- to four-family residential	--	--	--	--	--	--	2
Multi-family residential	--	--	--	--	--	--	--
Commercial and land development	--	--	--	--	--	--	--
Total real estate construction	--	--	--	--	--	--	2
Consumer:							
Home equity	--	--	--	12	--	--	--
Automobile	3	11	12	--	12	--	1
Other consumer	7	10	12	9	7	7	3
Total consumer	10	21	24	21	19	7	4
Commercial/ business	--	--	--	--	--	--	2
Total recoveries	10	21	24	23	20	7	8
Charge-offs:							
Real estate:							
One- to four-family residential	--	--	--	--	60	7	145
Multi-family residential	90	--	--	--	--	--	--
Commercial	--	--	--	56	--	--	--
Total real estate	90	--	--	56	60	7	145
Real estate construction:							
One- to four-family residential	--	--	--	--	--	--	72
Multi-family residential	--	--	--	--	--	--	--
Commercial and land development	--	--	--	--	--	--	--
Total real estate construction	--	--	--	--	--	--	72
Consumer:							
Home equity	--	3	3	19	--	37	39
Automobile	--	3	3	22	23	40	6
Other consumer	25	26	33	51	53	70	69
Total consumer	25	32	39	92	76	147	114
Commercial/ business	--	31	31	86	--	--	--
Total charge-offs	115	64	70	234	136	154	331
Net charge-offs	105	42	46	211	116	147	323
Balance at end of period	<u>\$2,748</u>	<u>\$3,160</u>	<u>\$2,974</u>	<u>\$2,882</u>	<u>\$2,637</u>	<u>\$1,853</u>	<u>\$1,385</u>

(table continues on the following page)

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-7
Home Federal Bancorp, Inc.
NPV Analysis

Basis Point Change in Rates	Net Portfolio Value ("NPV")			Net Portfolio as % of Portfolio Value of Assets		Asset Market Value
	Amount	\$ Change (1)	% Change (Dollars in Thousands)	NPV Ratio (2)	% Change (3)	
300	\$ 84,350	\$(28,686)	(25.38)%	13.01%	(3.16)%	\$648,200
200	96,423	(16,613)	(14.70)	14.50	(1.68)	665,157
100	102,433	(10,603)	(9.38)	15.01	(1.17)	682,362
Base	113,036	--	--	16.18	Base	698,765
-100	115,069	2,033	1.80	16.13	(0.04)	713,280
-200	113,965	929	0.82	15.75	(0.42)	723,421
-300	108,875	(4,161)	(3.68)	14.92	(1.25)	729,637
Pre-Shock NPV Ratio				16.18		
Post-Shock NPV Ratio				14.50		
Static Sensitivity Measure - decline in NPV Ratio				1.68		

- (1) Represents the increase (decrease) of the estimated net portfolio value at the indicated change in interest rates compared to the base net portfolio value.
- (2) Calculated as the estimated net portfolio value divided by the portfolio value of total assets.
- (3) Calculated as the increase (decrease) of the net portfolio value ratio assuming the indicated change in interest rates over the base net portfolio value ratio.

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-8
Home Federal Bancorp, Inc.
Fixed Rate and Adjustable Rate Loans

	<u>Floating or Adjustable Rate</u>	<u>Fixed Rates</u>	<u>Total</u>
	(In Thousands)		
Real estate:			
One- to four-family residential	\$ 84,419	\$164,381	\$248,800
Multi-family residential	3,727	2,009	5,736
Commercial	<u>103,639</u>	<u>20,774</u>	<u>124,413</u>
Total real estate	191,785	187,164	378,949
Real estate construction:			
One- to four-family residential	1,495	615	2,110
Multi-family residential	997	--	997
Commercial and land development	<u>9,414</u>	<u>5,430</u>	<u>14,844</u>
Total real estate construction	11,906	6,045	17,951
Consumer:			
Home equity	--	12,870	12,870
Automobile	--	2,412	2,412
Other consumer	<u>--</u>	<u>415</u>	<u>415</u>
Total consumer	--	15,697	15,697
Commercial business	<u>--</u>	<u>1,099</u>	<u>1,099</u>
Total	<u>\$203,691</u>	<u>\$210,005</u>	<u>\$413,696</u>

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-9
Home Federal Bancorp, Inc.
Loan Portfolio Composition

	At June 30, 2007		2006		2005		2004		2003		2002	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
	(Dollars in Thousands)											
Real estate:												
One- to four-family residential (1)	\$259,600	52.38%	\$293,640	57.88%	\$252,126	58.00%	\$242,818	61.27%	\$247,309	65.81%	\$194,088	60.27%
Multi-family residential	6,910	1.39	7,049	1.39	5,454	1.25	6,265	1.58	7,750	2.06	7,512	2.34
Commercial	134,734	27.18	125,401	24.72	116,432	26.78	93,575	23.61	79,020	21.02	79,197	24.59
Total real estate	<u>401,244</u>	<u>80.95</u>	<u>426,090</u>	<u>83.99</u>	<u>374,012</u>	<u>86.03</u>	<u>342,658</u>	<u>86.46</u>	<u>334,079</u>	<u>88.89</u>	<u>280,797</u>	<u>87.20</u>
Real estate construction:												
One- to four-family residential	21,296	4.30	23,678	4.67	14,421	3.32	7,207	1.82	5,225	1.39	6,505	2.02
Multi-family residential	997	0.20	--	--	1,427	0.33	834	0.21	352	0.09	1,486	0.46
Commercial and land development	23,895	4.82	16,344	3.22	7,470	1.72	11,151	2.81	9,128	2.43	6,579	2.04
Total real estate construction	<u>46,188</u>	<u>9.32</u>	<u>40,022</u>	<u>7.89</u>	<u>23,318</u>	<u>5.37</u>	<u>19,192</u>	<u>4.84</u>	<u>14,705</u>	<u>3.91</u>	<u>14,570</u>	<u>4.52</u>
Consumer:												
Home equity	40,328	8.14	34,143	6.73	28,558	6.57	27,351	6.90	20,640	5.49	18,069	5.61
Automobile	2,433	0.49	3,245	0.64	4,576	1.05	3,838	0.97	1,939	0.52	2,297	0.71
Other consumer	1,393	0.28	1,300	0.26	1,530	0.35	1,949	0.49	2,827	0.75	3,666	1.14
Total consumer	<u>44,154</u>	<u>8.91</u>	<u>38,688</u>	<u>7.63</u>	<u>34,664</u>	<u>7.97</u>	<u>33,138</u>	<u>8.36</u>	<u>25,406</u>	<u>6.76</u>	<u>24,032</u>	<u>7.46</u>
Commercial business	4,064	0.82	2,480	0.49	2,759	0.63	1,363	0.34	1,662	0.44	2,641	0.82
Total loans	<u>495,650</u>	<u>100.00%</u>	<u>507,280</u>	<u>100.00%</u>	<u>434,753</u>	<u>100.00%</u>	<u>396,351</u>	<u>100.00%</u>	<u>375,852</u>	<u>100.00%</u>	<u>322,040</u>	<u>100.00%</u>
Less:												
Deferred loan fees	1,134		1,241		927		1,080		1,370		2,358	
Allowance for loan losses	<u>2,748</u>		<u>2,974</u>		<u>2,882</u>		<u>2,637</u>		<u>1,853</u>		<u>1,385</u>	
Loans receivable, net	<u>\$491,768</u>		<u>\$503,065</u>		<u>\$430,944</u>		<u>\$392,634</u>		<u>\$372,629</u>		<u>\$318,297</u>	

(1) Does not include loans held for sale of \$4.4 million, \$4.1 million, \$5.5 million, \$3.6 million, \$5.1 million and \$12.7 million at June 30, 2007, September 30, 2006, 2005, 2004, 2003 and 2002, respectively.

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-10
Home Federal Bancorp, Inc.
Contractual Maturity By Loan Type

	<u>Within 1 Year</u>	<u>After 1 Year Through 3 Years</u>	<u>After 3 Years Through 5 Years</u>	<u>After 5 Years Through 10 Years</u>	<u>Beyond 10 Years</u>	<u>Total</u>
	(In Thousands)					
Real estate:						
One- to four-family residential	\$10,800	\$21,805	\$54,729	\$30,751	\$141,515	\$259,600
Multi-family residential	1,174	431	2,830	466	2,009	6,910
Commercial	<u>10,321</u>	<u>26,898</u>	<u>59,994</u>	<u>35,835</u>	<u>1,686</u>	<u>134,734</u>
Total real estate	22,295	49,134	117,553	67,052	145,210	401,244
Real estate construction:						
One- to four-family residential	19,186	589	333	573	615	21,296
Multi-family residential	--	147	--	850	--	997
Commercial and land development	<u>9,051</u>	<u>3,282</u>	<u>783</u>	<u>6,349</u>	<u>4,430</u>	<u>23,895</u>
Total real estate construction	28,237	4,018	1,116	7,772	5,045	46,188
Consumer:						
Home equity	27,458	46	186	803	11,835	40,328
Automobile	21	830	1,273	281	28	2,433
Other consumer	<u>978</u>	<u>374</u>	<u>31</u>	<u>--</u>	<u>10</u>	<u>1,393</u>
Total consumer	28,457	1,250	1,490	1,084	11,873	44,154
Commercial/ Business	<u>2,965</u>	<u>680</u>	<u>272</u>	<u>147</u>	<u>--</u>	<u>4,064</u>
Total loans receivable	<u>\$81,954</u>	<u>\$55,082</u>	<u>\$120,431</u>	<u>\$76,055</u>	<u>\$162,128</u>	<u>\$495,650</u>

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-11
Home Federal Bancorp, Inc.
Loan Originations, Purchases, Sales and Repayments

	Nine Months Ended		Year Ended September 30,		
	June 30,		2006	2005	2004
	2007	2006	(In Thousands)		
Loans originated:					
Real estate:					
One- to four-family residential (1)	\$ 76,892	\$ 96,860	\$ 124,670	\$ 111,652	\$ 98,473
Multi-family residential	2,000	345	345	47	74
Commercial	17,451	19,976	26,152	32,033	28,055
Total real estate	<u>96,343</u>	<u>117,181</u>	<u>151,167</u>	<u>143,732</u>	<u>126,602</u>
Real estate construction:					
One- to four-family residential	31,699	41,925	58,233	44,125	27,484
Multi-family residential	998	9	9	593	838
Commercial and land development	16,657	15,790	19,623	23,805	13,094
Total real estate construction	<u>49,354</u>	<u>57,724</u>	<u>77,865</u>	<u>68,523</u>	<u>41,416</u>
Consumer:					
Home equity	22,350	22,882	33,454	12,745	17,017
Automobile	481	542	667	2,500	3,187
Other consumer	2,434	2,105	2,876	1,763	1,048
Total consumer	<u>25,265</u>	<u>25,529</u>	<u>36,997</u>	<u>17,008</u>	<u>21,252</u>
Commercial/ Business	<u>4,030</u>	<u>4,579</u>	<u>5,164</u>	<u>2,501</u>	<u>1,106</u>
Total loans originated	<u>174,992</u>	<u>205,013</u>	<u>271,193</u>	<u>231,764</u>	<u>190,376</u>
Loans purchased:					
One- to four-family residential	-	38,782	38,782	-	-
Loans sold:					
One- to four-family residential	(78,060)	(58,596)	(81,575)	(57,597)	(67,627)
Participation loans	-	-	-	(1,377)	(2,800)
Total loans sold	<u>(78,060)</u>	<u>(58,596)</u>	<u>(81,575)</u>	<u>(58,974)</u>	<u>(70,427)</u>
Principal repayments	(108,130)	(122,312)	(157,581)	(131,638)	(100,453)
Transfer to real estate owned	(153)	-	-	(777)	(485)
Increase (decrease) in other items (net)	<u>298</u>	<u>(299)</u>	<u>(128)</u>	<u>(92)</u>	<u>(495)</u>
Net increase in loans receivable and loans held for sale	<u>\$ (11,053)</u>	<u>\$ 62,588</u>	<u>\$ 70,691</u>	<u>\$ 40,283</u>	<u>\$ 18,516</u>

(1) Includes originations of loans held for sale of \$80.1 million, \$60.9 million, \$68.9 million, \$78.3 and \$58.1 million for the years ended September 30, 2006, 2005 and 2004, and the nine months ended June 30, 2007 and 2006, respectively.

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-12
Home Federal Bancorp, Inc.
Non-Performing Assets

	At June 30, 2007	At September 30,				
	2006	2005	2004	2003	2002	
	(Dollars in Thousands)					
Loans accounted for on a non-accrual basis:						
Real estate:						
One- to four-family residential	\$ 367	\$ 358	\$ 388	\$ -	\$ 69	\$ 70
Multi-family residential	-	-	-	-	-	-
Commercial	-	-	-	560	-	-
Total real estate	367	358	388	560	69	70
Real estate construction:						
One- to four-family residential	-	-	-	-	-	326
Multi-family residential	-	-	-	-	-	-
Commercial and land development	-	-	-	-	-	-
Total real estate construction	-	-	-	-	-	326
Consumer:						
Home equity	-	30	79	30	41	52
Automotive	-	-	5	7	9	5
Other consumer	-	-	6	13	14	15
Total consumer	-	30	90	50	64	72
Commercial business	-	-	-	-	-	-
Total loans	367	388	478	610	133	468
Accruing loans which are contractually past due 90 days or more ..	-	-	-	-	-	-
Total of nonaccrual and 90 days past due loans	367	388	478	610	133	468
Repossessed assets	-	-	-	-	-	6
Real estate owned	153	-	534	113	-	248
Total nonperforming assets	\$ 520	\$ 388	\$ 1,012	\$ 723	\$ 133	\$ 722
Restructured loans	\$ 10	\$ 11	\$ 322	\$ -	\$ -	\$ -
Allowance for loan loss on nonperforming loans	1	-	7	92	9	42
Classified assets included in nonperforming assets	520	388	1,000	704	133	722
Allowance for loan losses on classified assets	50	46	64	225	9	42
Nonaccrual and 90 days or more past due loans as a percentage of loans receivable	0.07%	0.08%	0.11%	0.16%	0.04%	0.14%
Nonaccrual and 90 days or more past due loans as a percentage of total assets	0.05%	0.05%	0.07%	0.08%	0.03%	0.11%
Nonperforming assets as a percentage of total assets	0.07%	0.05%	0.15%	0.10%	0.03%	0.17%
Loans receivable, net	\$491,768	\$503,065	\$430,944	\$392,634	\$372,629	\$318,297
Nonaccrued interest (1)	\$ 12	\$ 11	\$ 5	\$ 12	\$ 1	\$ 3
Total assets	\$728,315	\$761,292	\$689,577	\$743,867	\$450,196	\$416,543

(1) If interest on the loans classified as nonaccrual had been accrued, interest income in these amounts would have been recorded on nonaccrual loans.

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-13
Home Federal Bancorp, Inc.
Deposit Composition

	At September 30,					
	At June 30, 2007			2006		
	Amount	Percent of Total	Increase/ (Decrease)	Amount	Percent of Total	Increase/ (Decrease)
Savings deposits	\$ 23,465	5.60%	\$ (190)	\$ 23,655	5.50%	\$(1,564)
Demand deposits	95,291	22.76	(13,251)	108,542	25.22	(2,47)
Money market accounts	42,729	10.21	9,306	33,423	7.77	1,902
Health savings accounts	30,118	7.19	(819)	30,937	7.19	(2,394)
Fixed rate certificates that mature in the year ending:						
Within 1 year	187,672	--	(789)	188,461	43.80	81,444
After 1 year, but within 2 years	21,316	44.82	(7,091)	28,407	6.60	(34,295)
After 2 years, but within 5 years	17,913	5.09	1,316	16,597	3.86	(10,346)
After 5 years	194	4.28	(65)	259	0.06	5
Other certificates of deposit	--	0.05	--	--	--	(549)
Total	\$418,698	100.00%	\$(11,583)	\$430,281	100.00%	\$33,956
				\$396,325	100.00%	\$53,238
				\$25,219	6.36%	\$ (234)
				108,789	27.46	23,002
				31,521	7.95	(3,871)
				33,331	8.41	1,101
				68,196	19.88	38,821
				58,918	17.17	3,784
				36,415	10.61	(9,472)
				63	0.02	191
				633	0.18	(84)
				\$343,087	100.00%	\$53,238
				\$25,453	7.42%	\$ (234)
				85,787	25.01	23,002
				35,392	10.32	(3,871)
				32,230	9.39	1,101
				10,622	30.61	38,821
				20,175	60.51	3,784
				(11,364)	(34.34)	(9,472)
				(54)	(0.16)	191
				(226)	(0.68)	(84)
				\$41,814	100.00%	\$53,238

Source: Home Federal Bancorp's prospectus.

EXHIBIT I-14
Home Federal Bancorp, Inc.
Scheduled Maturity of Time Deposits

	Amounts Due					Total
	Less Than 1 Year	1-2 Years	2-3 Years	3-4 Years	After 4 Years	
	(In Thousands)					
0.00 - 0.99%	\$ 371	\$ --	\$ --	\$ 14	\$ --	\$ 385
1.00 - 1.99%	30	--	--	--	--	30
2.00 - 2.99%	2,864	149	50	33	--	3,096
3.00 - 3.99%	30,860	7,501	1,433	167	42	40,003
4.00 - 4.99%	37,572	9,096	4,722	4,127	881	56,398
5.00 - 5.99%	115,510	4,570	2,239	3,293	831	126,443
6.00 - 6.99%	465	--	2	273	--	740
Total	<u>\$187,672</u>	<u>\$21,316</u>	<u>\$8,446</u>	<u>\$7,907</u>	<u>\$1,754</u>	<u>\$227,095</u>

Source: Home Federal Bancorp's prospectus.

I-15
Home Federal Bancorp, Inc.
Borrowing Activity

	Nine Months Ended June 30,		Year Ended September 30,		
	2007	2006	2006	2005	2004
	(Dollars in Thousands)				
Maximum amount of borrowing outstanding at any month end:					
Federal Home Loan Bank advances	\$223,000	\$198,000	\$214,000	\$182,000	\$136,000
Approximate average borrowings outstanding:					
Federal Home Loan Bank advances	208,000	184,000	191,000	153,000	115,000
Approximate weighted average rate paid on:					
Federal Home Loan Bank advances	4.46%	4.12%	4.20%	3.87%	4.08%
	At June 30, 2007	At September 30,			
		2006	2005	2004	
	(Dollars in Thousands)				
Balance outstanding at end of period:					
Federal Home Loan Bank advances	\$189,264	\$210,759	\$175,932	\$122,797	
Weighted average rate paid on:					
Federal Home Loan Bank advances	4.50%	4.36%	3.96%	3.96%	

Source: Home Federal Bancorp's prospectus.

EXHIBIT II-1
Description of Office Facilities

<u>Location</u>	<u>Leased or Owned</u>	<u>Lease Expiration Date</u>	<u>Square Footage</u>
ADMINISTRATIVE OFFICE			
500 12th Avenue South Nampa, Idaho 83651 (1)(2)	Owned	N/A	34,014
BRANCH OFFICES:			
Downtown Boise (2) 800 West State Street Boise, Idaho 83702	Leased	August 2010	3,500
Parkcenter (2) 871 East Parkcenter Boulevard Boise, Idaho 83706	Owned	N/A	4,500
Fairview (2) 10443 Fairview Avenue Boise, Idaho 83704	Building owned Land leased	June 2070	2,500
Meridian (2) 55 East Franklin Road Meridian, Idaho 83642	Owned	N/A	4,000
Caldwell (2) 923 Dearborn Caldwell, Idaho 83605	Owned	N/A	4,500
Mountain Home (2) 400 North 3rd East Mountain Home, Idaho 83647	Owned	N/A	2,600
Emmett (2) 250 South Washington Avenue Emmett, Idaho 83617	Owned	N/A	2,600
Boise (3) 8300 West Overland Road Boise, Idaho 83709	Leased	March 2011	695
Meridian (3) 4051 East Fairview Avenue Meridian, Idaho 83642	Leased	February 2011	695
Nampa (3) 2100 12th Avenue Road Nampa, Idaho 83651	Leased	August 2010	695
Caldwell (3) 5108 East Cleveland Boulevard Caldwell, Idaho 83605	Leased	August 2010	695
Garden City (3) 7319 West State Street Boise, Idaho 83714	Leased	August 2012	695
Idaho Center (3) 5785 E. Franklin Road Nampa, Idaho 83687	Leased	December 2011	710

EXHIBIT II-1(continued)
Description of Office Facilities

<u>Location</u>	<u>Leased or Owned</u>	<u>Lease Expiration Date</u>	<u>Square Footage</u>
Eagle (2) 100 E. Riverside Drive Eagle, Idaho 83616	Owned	N/A	4,500
LOAN OFFICES:			
Blackeagle 1307 Maplegrove Boise, Idaho 83709	Leased	August 2010	4,310
Meridian 111 East 1st Street Meridian, Idaho 83642	Leased	December 2009	2,600

- (1) Includes home branch
(2) Drive-up ATM available.
(3) Wal-Mart locations

Source: Home Federal Bancorp's prospectus.

EXHIBIT II-2
Historical Interest Rates

Exhibit II-2
Historical Interest Rates(1)

<u>Year/Qtr. Ended</u>	<u>Prime Rate</u>	<u>3 Month T-Note</u>	<u>One Year T-Note</u>	<u>10 Year T-Note</u>
1999: Quarter 1	7.75%	4.49%	4.72%	5.25%
Quarter 2	7.75%	4.78%	5.07%	5.81%
Quarter 3	8.25%	4.88%	5.22%	5.90%
Quarter 4	8.50%	5.33%	5.98%	6.45%
2000: Quarter 1	9.00%	5.88%	6.28%	6.03%
Quarter 2	9.50%	5.88%	6.08%	6.03%
Quarter 3	9.50%	6.23%	6.07%	5.80%
Quarter 4	9.50%	5.89%	5.32%	5.12%
2001: Quarter 1	8.00%	4.30%	4.09%	4.93%
Quarter 2	6.75%	3.65%	3.72%	5.42%
Quarter 3	6.00%	2.40%	2.49%	4.60%
Quarter 4	4.75%	1.74%	2.17%	5.07%
2002: Quarter 1	4.75%	1.79%	2.70%	5.42%
Quarter 2	4.75%	1.70%	2.06%	4.86%
Quarter 3	4.75%	1.57%	1.53%	3.63%
Quarter 4	4.25%	1.22%	1.32%	3.83%
2003: Quarter 1	4.25%	1.14%	1.19%	3.83%
Quarter 2	4.00%	0.90%	1.09%	3.54%
Quarter 3	4.00%	0.95%	1.15%	3.96%
Quarter 4	4.00%	0.95%	1.26%	4.27%
2004: Quarter 1	4.00%	0.95%	1.20%	3.86%
Quarter 2	4.00%	1.33%	2.09%	4.62%
Quarter 3	4.75%	1.70%	2.16%	4.12%
Quarter 4	5.25%	2.22%	2.75%	4.24%
2005: Quarter 1	5.75%	2.80%	3.43%	4.51%
Quarter 2	6.00%	3.12%	3.51%	3.98%
Quarter 3	6.75%	3.55%	4.01%	4.34%
Quarter 4	7.25%	4.08%	4.38%	4.39%
2006: Quarter 1	7.75%	4.63%	4.82%	4.86%
Quarter 2	8.25%	5.01%	5.21%	5.15%
Quarter 3	8.25%	4.88%	4.91%	4.64%
Quarter 4	8.25%	5.02%	5.00%	4.71%
2007: Quarter 1	8.25%	5.04%	4.90%	4.65%
Quarter 2	8.25%	4.68%	4.91%	5.03%
As of Sept. 14, 2007	8.25%	4.01%	4.16%	4.47%

(1) End of period data.

Sources: Federal Reserve and The Wall Street Journal

EXHIBIT III-1
General Characteristics of Publicly-Traded Institutions

RP FINANCIAL, LC.
Financial Services Industry Consultants
1700 North Moore Street, Suite 2210
Arlington, Virginia 22209
(703) 528-1700

Exhibit III-1
Characteristics of Publicly-Traded Thrifts
September 17, 2007(1)

Ticker	Financial Institution	Exchng. Market	Primary Market	Operating Total Strat. (2)	Assets (\$Mil)	Offices	Fiscal Year	Conv. Date	Stock Price (\$)	Market Value (\$Mil)
California Companies										
INS	IndyMac Bancorp, Inc. of CA	NYSE	Pasadena, CA	Thrift	31,659	14	12-31	11/86	22.95	1,691
DSL	Downey Financial Corp. of CA	NYSE	Newport Beach CA	Thrift	14,903	172	12-31	01/71	55.05	1,533
FED	FirstFed Financial Corp. of CA	NYSE	Santa Monica, CA	Thrift	7,669	29	12-31	12/83	54.34	870
FFB	FFB Bancorp, Inc. of Pomona CA	NYSE	Pomona, CA	Thrift	4,469	30	03-31	03/96	15.97	374
PROV	Provident Fin. Holdings of CA	M.B.	MADDAQ Riverside, CA	M.B.	1,770 M	12	06-30	06/96	23.24	148
RWFG	Harrington West Fincl Grp of CA	MADDAQ	Solvang, CA	Thrift	1,130	15	12-31	11/02	14.58	81
BOFI	Bofi Holding, Inc. Of CA	MADDAQ	San Diego, CA	Thrift	947	1	06-30	03/05	7.20	60
KYED	K-Fed Bancorp MHC of CA (37.3)	MADDAQ	Corvina, CA	Thrift	799 M	5	06-30	03/04	13.33	186
FPTB	First Pacific Bancorp of CA	MADDAQ	Chula Vista, CA	Thrift	769	9	12-31	08/02	23.34	103
BVFC	Broadway Financial Corp. of CA	MADDAQ	Los Angeles, CA	Thrift	318	4	12-31	01/96	10.27	17
Florida Companies										
BRUNA	BankUnited Fin. Corp. of FL	MADDAQ	Coral Gables, FL	Thrift	14,489	55	09-30	12/85	16.57	590
BFF	BFC Financial Corp. of FL	NYSE	FortLauderdaleFL	Thrift	7,606 D	74	12-31	/	2.86	103
BHX	BankAtlantic Bancorp of FL	NYSE	FortLauderdaleFL	M.B.	6,495	75	12-31	11/83	8.70	505
FPT	Federal Trust Corp of FL	AMEX	Sanford, FL	Thrift	721	6	12-31	12/97	4.85	46
FCFL	First Community Bk Corp of FL	MADDAQ	Pinellas Park FL	Thrift	413	4	12-31	05/03	14.04	57
Mid-Atlantic Companies										
SOV	Sovereign Bancorp, Inc. of PA	NYSE	Philadelphia, PA	M.B.	82,735	677	12-31	08/86	17.83	8,543
HCBK	Hudson City Bancorp, Inc. of NJ	MADDAQ	Paranau, NJ	Thrift	39,690	86	12-31	06/05	14.74	7,839
NYB	New York Community Bcrp of NY	NYSE	Westbury, NY	Thrift	29,624	143	12-31	11/93	18.55	5,822
AY	Astoria Financial Corp. of NY	NYSE	Lake Success, NY	Thrift	21,650	122	12-31	11/93	26.22	2,539
FNFG	First Niagara Fin. Group of NY	MADDAQ	Lockport, NY	Thrift	7,945 D	86	12-31	01/03	13.59	1,443
NSFB	Northwest Bcrp MHC of PA(31.1)	MADDAQ	Warren, PA	Thrift	6,898	79	06-30	11/94	28.15	1,384
PFS	Provident Fin. Serv. Inc. of NJ	NYSE	Jersey City, NJ	Thrift	5,743 D	154	12-31	01/03	16.80	1,066
IBCB	Investors Bcrp MHC of NJ(45.7)	MADDAQ	Short Hills, NJ	Thrift	5,601	46	06-30	10/05	14.33	1,597
BNCL	Beneficial Nht MHC of PA(44.3)	MADDAQ	Short Hills, NJ	Thrift	3,671 P	0	06-30	07/07	9.53	784
PTRT	Partners Trust Fin. Grp. of NY	MADDAQ	Utica, NY	Thrift	3,650	37	12-31	07/04	12.15	528
TRST	TrustCo Bank Corp NY. of NY	MADDAQ	Glenville, NY	Thrift	3,374	75	12-31	/	10.97	823
DCOM	Dime Community Bancshares of NY	MADDAQ	Brooklyn, NY	Thrift	3,230	20	12-31	06/96	14.25	502
FFIC	Flushing Fin. Corp. of NY	MADDAQ	Lake Success, NY	Thrift	3,042	11	12-31	11/95	16.36	348
WFBS	WFBS Financial Corp. of DE	MADDAQ	Wilmington, DE	Div.	3,018	23	12-31	11/86	62.00	390
KNBT	KNBT Bancorp, Inc. of PA	MADDAQ	Bethlehem, PA	Thrift	2,889	57	12-31	11/03	15.42	419
KNY	Kearyn Fin Cp MHC of NJ (29.7)	MADDAQ	Montebello, NY	Thrift	2,783	39	09-30	01/04	13.83	576
OCFC	OceanFirst Fin. Corp. of NJ	MADDAQ	Fairfield, NJ	Thrift	2,008 M	25	06-30	02/05	12.31	876
RSBF	RSB Financial Corp. of PA	MADDAQ	Toms River, NJ	Thrift	1,978	17	12-31	07/96	18.30	225
PVBA	Parkvale Financial Corp of PA	MADDAQ	Ellwood City, PA	Thrift	1,889	26	12-31	06/90	10.08	128
WFBC	Willow Financial Bcrp Inc of PA	MADDAQ	Monroeville, PA	Thrift	1,825 M	47	06-30	07/87	28.50	160
ORIT	Oritani Fin Cp MHC of NJ(32.0)	MADDAQ	Maple Glen, PA	Thrift	1,553	14	06-30	04/02	12.55	196
ABBC	Abington Bancorp, Inc. of PA	MADDAQ	Towship of WA NJ	Thrift	1,194	20	06-30	01/07	15.32	621
STRF	Synergy Financial Group of NJ	MADDAQ	Jenkintown, PA	Thrift	1,050	12	12-31	06/07	9.58	234
SVBI	Severn Bancorp, Inc. of MD	MADDAQ	Cranford, NJ	Thrift	933	18	12-31	01/04	14.70	167
ESBA	ESBA Bancorp, Inc. of PA	MADDAQ	Annapolis, MD	Thrift	926	2	12-31	/	12.80	129
GLK	Great Lakes Bancorp, Inc. of NY	NYSE	Buffalo, NY	Thrift	892	0	12-31	04/07	11.29	192
ROMA	Roma Fin Corp MHC of NJ (31.0)	MADDAQ	Robbinsville, NJ	Thrift	892	14	12-31	/	13.26	145
CSBK	Clifton SVg Bp MHC of NJ(43.3)	MADDAQ	Clifton, NJ	Thrift	887	8	12-31	07/06	17.10	560
HARL	Harleysville Svgs Fin Cp of PA	MADDAQ	Harleysville, PA	Thrift	801	10	03-31	03/04	11.38	324
CARV	Carver Bancorp, Inc. of NY	MADDAQ	Harleysville, PA	Thrift	778	5	09-30	08/87	14.00	54
FACE	Fox Chase Bcrp MHC of PA(44.5)	MADDAQ	Hatboro, PA	Thrift	764	8	03-31	10/94	15.50	39
FBSI	Fidelity Bancorp, Inc. of PA	MADDAQ	Hatboro, PA	Thrift	761	11	12-31	10/06	12.97	190
TRHD	TF Fin. Corp. of Newark PA	MADDAQ	Pittsburgh, PA	Thrift	727	13	09-30	06/88	15.43	46
BCBB	BCSB Bancorp MHC of MD (36.5)	MADDAQ	Newtown, PA	Thrift	664	14	12-31	07/94	27.50	79
PBCI	Pennapo Bancorp, Inc. of NJ	MADDAQ	Baltimore, MD	Thrift	651	17	09-30	07/98	9.00	53
OSHC	Ocean Shr Hldg MHC of NJ(44.8)	MADDAQ	Ocean City, NJ	Thrift	636	9	12-31	11/89	18.37	91
ABNJ	American Bancorp of NJ	MADDAQ	Bloomfield, NJ	Thrift	582	6	12-31	12/04	11.04	94
				Thrift	562	2	09-30	10/05	11.00	137

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Exhibit III-1
Characteristics of Publicly-Traded Thrifts
September 17, 2007(1)

Ticker	Financial Institution	Exchgs.	Primary Market	Operating Total Assets (2) (\$Mill)	Offices	Fiscal Year	Conv. Date	Stock Price (\$)	Market Value (\$Mill)
FFYS	First Keystone Fin., Inc. of PA	NASDAQ	Berwick, PA	525	8	09-30	01/95	13.10	32
ONFC	Oneida Financ. MHC of NY(44.6)	NASDAQ	Oneida, NY	504	10	12-31	12/98	11.05	92
PBIP	Prudential Banc MHC PA (42.7)	NASDAQ	Philadelphia, PA	477	6	09-30	03/05	13.58	158
MGTR	Megyar Bancorp MHC of NJ(46.0)	NASDAQ	Brunswick, NJ	474	3	09-30	01/06	11.14	63
COBK	Colonial Bank MHC of NJ (46.0)	NASDAQ	Bridgeton, NJ	432	5	12-31	06/05	11.50	51
WBB	Washington SB, FSB of Bowie MD	AMEX	Bowie, MD	430 M	5	07-31	08/88	7.00	53
ALLB	Alliance Bank MHC of PA (45.0)	NASDAQ	Broomall, PA	425	9	12-31	01/07	9.10	66
BFBS	Brooklyn Fed MHC of NY (30.0)	NASDAQ	Brooklyn, NY	358	4	09-30	06/05	14.09	189
WVFC	WV Financial Corp. of PA	NASDAQ	Pittsburgh, PA	350 M	6	06-30	11/93	16.58	38
ESBK	Elmira Svgs Bank, FSB of NY	NASDAQ	Elmira, NY	376 M	6	12-31	03/85	20.51	30
LSBK	Lake Shore Bnp MHC of NY(45.0)	NASDAQ	Dunkirk, NY	349	8	12-31	04/06	10.50	68
GCBC	Green Co Bcrp MHC of NY (44.4)	NASDAQ	Catskill, NY	326	7	06-30	12/98	13.24	55
RMCB	Rome Bancorp, Inc. of Rome NY	NASDAQ	Rome, NY	311	4	12-31	03/05	11.84	99
NECB	NE Comm Bancorp MHC of NY (45.0)	NASDAQ	White Plains, NY	306	6	12-31	07/06	10.52	139
PFBC	Pathfinder BC MHC of NY (35.8)	NASDAQ	Owego, NY	305	8	12-31	11/95	10.80	27
MSBF	MSB Fin Corp MHC of NJ (45.0)	NASDAQ	Millington, NJ	283 M	4	06-30	01/07	10.00	56
FFCO	Fedfirst Fin MHC of PA (45.0)	NASDAQ	Monessen, PA	273	7	12-31	04/05	9.30	62
IFSB	Independence FSB of DC	NASDAQ	Washington, DC	259 M	5	12-31	06/85	10.10	16
CMSB	CMS Bancorp, Inc. of NY	NASDAQ	White Plains, NY	142	0	04/07	10.48	22	22
GOV	Gouverneur Bcp MHC of NY(42.8)	AMEX	Gouverneur, NY	133	2	09-30	03/99	10.65	24

Mid-West Companies

FBC	Flagstar Bancorp, Inc. of MI	NYSE	Troy, MI	16,379	128	12-31	04/97	12.11	730
TFBL	TFB Fin Corp MHC of OH (31.5)	NASDAQ	Cleveland, OH	10,016	40	09-30	04/07	11.99	3,985
CFTM	Capital FD Fm MHC of KS (29.5)	NASDAQ	Topeka, KS	7,823	37	09-30	04/99	36.20	2,690
ABCW	Anchor Bancorp Wisconsin of WI	N.B.	Madison, WI	4,533	57	03-31	07/92	27.83	594
TONE	TierOne Corp. of Lincoln NE	NASDAQ	Lincoln, NE	3,495	69	12-31	10/02	24.35	440
BKMU	Bank Mutual Corp of WI	NASDAQ	Milwaukee, WI	3,438	71	12-31	10/03	11.80	651
FFFC	First Place Fin. Corp. of OH	NASDAQ	Warren, OH	3,226	27	06-30	01/99	17.26	297
UCFC	United Community Fin. of OH	NASDAQ	Youngstown, OH	2,766	35	12-31	07/98	7.21	218
CTSN	Citizens First Bancorp of MI	NASDAQ	Port Huron, MI	1,787	23	12-31	03/01	19.50	157
MAUN	Mauntena Hlgs MHC of WI(30.4)	NASDAQ	Mauntena, WI	1,647	7	06-30	10/05	16.00	520
DFBF	DFB Fin, Inc. of Grandview MO	NASDAQ	Defiance, OH	1,541	27	12-31	10/95	26.00	187
NABF	NAB Financial Corp. of IL	NASDAQ	Grandview, MO	1,536	8	09-30	09/85	30.48	242
BFIL	BFN Bancorp, Inc. of Munster IN	NASDAQ	Burr Ridge, IL	1,532	16	12-31	06/05	15.50	356
CITZ	CITZ Fin Cp of St. Louis MO	NASDAQ	Munster, IN	1,203	22	12-31	07/98	13.98	152
PULB	Pulaski Fin Cp of St. Louis MO	NASDAQ	St. Louis, MO	1,136	7	09-30	12/98	13.38	134
ROBF	ROB Financial, Inc. of MN	NASDAQ	Rochester, MN	1,127	13	12-31	06/94	29.31	125
FCBI	Peoples Community Bcrp. of OH	NASDAQ	West Chester, OH	1,021	14	09-30	03/00	16.75	81
HPFC	HP Financial Corp. of SD	NASDAQ	West Chester, OH	996 M	34	06-30	04/92	15.85	64
MFBF	MutualFirst Fin. Inc. of IN	NASDAQ	St. Charles, IL	949	19	12-31	12/99	18.62	81
PVFC	PV Capital Corp. of Solon OH	NASDAQ	Muncie, IN	908 M	16	06-30	12/92	15.42	119
HFBC	Hopped Bancorp, Inc. of KY	NASDAQ	Hopkinsville, KY	769	9	12-31	02/98	15.01	54
CASH	Meta Financial Group of IA	NASDAQ	Solon, OH	667	16	09-30	09/93	38.00	98
FFBK	First Federal Bankshares of IA	NASDAQ	Storm Lake, IA	646	14	06-30	04/99	17.30	59
FFFD	North Central Bankshares of IA	NASDAQ	Storm City, IA	531	10	12-31	03/96	35.00	53
MFBC	MFBC Corp. of Mishawaka IN	NASDAQ	Fort Dodge, IA	505	11	09-30	03/94	30.73	40
PFPC	Peoples Bancorp of Auburn IN	NASDAQ	Mishawaka, IN	494	15	09-30	07/87	18.65	59
FCAP	First Capital, Inc. of IN	NASDAQ	Auburn, IN	445	12	12-31	01/99	16.65	47
ABDI	Ameriana Bancorp of IN	NASDAQ	Corydon, IN	423	10	12-31	03/87	9.00	27
WATN	Wayne Savings Bankshares of OH	NASDAQ	New Castle, IN	398 M	11	03-31	01/03	12.80	41
UCBA	United Comm Banc MHC IN (45.0)	NASDAQ	Mooster, OH	386 M	5	06-30	03/06	12.95	102
FCLF	First Clover Leaf Fin Cp of IL	NASDAQ	Lavencsburg, IN	376	4	12-31	07/06	11.50	104
FBFI	First Bancorp of Indiana of IN	NASDAQ	Edwardsville, IL	364 M	7	06-30	04/99	15.00	28
LSBI	LSB Fin. Corp. of Lafayette IN	NASDAQ	Lafayette, IN	350	5	12-31	02/95	23.95	38
RIVE	River Valley Bancorp of IN	NASDAQ	Swansea, IN	337	6	12-31	12/96	19.25	31
CEWI	Citizens Comm Bancorp Inc of MI	NASDAQ	Madison, IN	331	12	09-30	11/06	9.23	66
LBCT	Liberty Bancorp, Inc. of MO	NASDAQ	Eau Claire, WI	323	6	09-30	07/06	10.65	51
FPFB	First Franklin Corp. of OH	NASDAQ	Liberty, MO	323	8	12-31	01/88	13.64	23
CHRV	Cheviot Fin Cp MHC of OH(42.1)	NASDAQ	Cincinnati, OH	316	5	12-31	01/04	12.45	114
FBTC	First Bancrust Corp of IL	NASDAQ	Paris, IL	301	4	12-31	04/01	11.40	25

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Exhibit III-1
Characteristics of Publicly-Traded Thrifts
September 17, 2007(1)

Ticker	Financial Institution	Exchng. Market	Primary Market	Operating Total Strat.(2) Assets (\$Mil)	Offices	Fiscal Year	Conv. Date	Stock Price (\$)	Market Value (\$Mil)	
Mid-West Companies (continued)										
JZSB	Jacksonville Bcp MHC of IL(47.7)	NASDAQ	Jacksonville, IL	Thrift	8	12-31	04/95	13.39	27	
KFBP	KY Fed Fed Bp MHC of KY (44.5)	NASDAQ	Hasard, KY	Thrift	1	06-30	03/05	10.14	84	
PFNM	First Fed of N. Michigan of MI	NASDAQ	Alpena, MI	Thrift	10	12-31	04/05	8.40	24	
CFBK	Central Federal Corp. of OH	NASDAQ	Fairlawn, OH	Thrift	4	12-31	12/98	5.50	24	
FBI	First Bancshares, Inc. of MO	NASDAQ	Stn Grove, MO	Thrift	10	06-30	12/93	17.00	26	
BABI	Blue River Bancshares of IN	NASDAQ	Shelbyville, IN	Thrift	5	12-31	06/98	4.96	17	
PFZD	Park Bancorp of Chicago IL	NASDAQ	Chicago, IL	Thrift	4	12-31	08/96	29.97	37	
FYDF	FFD Financial Corp of Dover OH	NASDAQ	Dover, OH	Thrift	3	06-30	04/96	14.30	16	
New England Companies										
FBCF	Peoples United Financial of CT	NASDAQ	Bridgeport, CT	Div.	157	12-31	04/07	17.02	5,121	
NAL	Newalliance Bancshares of CT	NYSE	New Haven, CT	Thrift	64	12-31	04/04	14.65	1,654	
BKIL	Brookline Bancorp, Inc. of MA	NASDAQ	Brookline, MA	Thrift	2,371	12-31	07/02	11.69	697	
BHLS	Berkshire Hills Bancorp of MA	NASDAQ	Pittsfield, MA	Thrift	25	12-31	06/00	30.94	274	
KCBS	Rockville Fin MHC of CT (45.0)	NASDAQ	Vtn Rockville CT	Thrift	16	12-31	05/05	13.17	255	
WFD	New Westfield Fin. Inc. of MA	AMEX	Westfield, MA	Thrift	1,032	10	01/07	9.39	319	
UNBK	United Fin Grp MHC of MA(46.4)	NASDAQ	W Springfield MA	Thrift	1,023	11	07/05	12.75	218	
BYFC	Benjamin Frkin Bancrp Inc of MA	NASDAQ	Franklin, MA	Thrift	896	9	04/05	13.66	110	
LEGC	Legacy Bancorp, Inc. of MA	NASDAQ	Pittsfield, MA	Thrift	844	10	12-31	10/05	14.02	140
MASB	MassBank Corp. of Reading MA	NASDAQ	Reading, MA	Thrift	817	15	12-31	05/96	34.37	148
SIFI	SI Fin Grp Inc MHC of CT (41.3)	NASDAQ	Williamantic, CT	Thrift	761	16	12-31	10/04	21.15	138
MRTB	NR Thrift Bancshares of NH	NASDAQ	Newport, NH	Thrift	758	17	12-31	05/86	15.60	79
HIFB	Hingham Inst. for Sav. of MA	NASDAQ	Hingham, MA	Thrift	720	8	12-31	12/88	30.42	64
LSBK	LSB Corp of No. Andover MA	NASDAQ	North Andover, MA	Thrift	579	7	12-31	05/86	16.06	74
CRBK	Central Bancrp of Somerville MA	NASDAQ	Somerville, MA	Thrift	549	10	03-31	10/86	24.10	40
HNK	Hampden Bancorp, Inc. of MA	NASDAQ	Springfield, MA	Thrift	511	7	06-30	01/07	11.00	87
PBBH	PBB Hlgs Inc MHC of CT (45.2)	NASDAQ	Putnam, CT	Thrift	491	4	06-30	10/04	10.00	68
CBNK	Chicopee Bancorp, Inc. of MA	NASDAQ	Chicopee, MA	Thrift	469	7	12-31	07/86	13.69	102
MYSL	Maug Vily Fin MHC of CT (44.2)	NASDAQ	Naugatuck, CT	Thrift	429	6	12-31	10/04	10.24	76
NFBZ	Newport Bancorp, Inc. of RI	NASDAQ	Newport, RI	Thrift	310	5	12-31	07/06	12.25	60
NEBS	New England Bnchs Inc. of CT	NASDAQ	Enfield, CT	Thrift	292	8	03-31	12/05	12.05	64
MFLA	Mayflower Co-Op. Bank of MA	NASDAQ	Middleboro, MA	Thrift	242	6	04-30	12/87	11.40	24
North-west Companies										
WYBL	Washington Federal, Inc. of WA	NASDAQ	Seattle, WA	Thrift	9,986	121	09-30	11/82	26.30	2,298
FWSB	First Mutual Bnchs Inc of WA	NASDAQ	Belleuve, WA	Thrift	1,029	12	12-31	12/85	26.10	175
RFPB	Rainier Pacific Fin Grp of WA	NASDAQ	Tacoma, WA	Thrift	905	13	12-31	10/03	16.16	106
RVSB	Riverview Bancorp, Inc. of WA	NASDAQ	Vancouver, WA	Thrift	832	16	03-31	10/97	15.09	175
TBBK	Timberland Bancorp, Inc. of WA	NASDAQ	Hoquiam, WA	Thrift	624	25	09-30	01/98	15.74	111
South-East Companies										
FFCH	First Fin. Holdings Inc. of SC	NASDAQ	Charleston, SC	Thrift	2,671	47	09-30	11/83	31.21	370
SUPR	Superior Bancorp of AL	NASDAQ	Birmingham, AL	Thrift	2,870	59	12-31	12/98	9.13	317
ACFC	Atl Cat Fed Cp of GA MHC(36.8)	NASDAQ	Waycross, GA	Thrift	898	12	12-31	10/04	14.17	194
FBFB	First Fed Bancshares of AR	NASDAQ	Harrison, AR	Thrift	820	15	12-31	05/96	18.23	99
CSBC	Citizens South Banking of NC	NASDAQ	Gastonia, NC	Thrift	755	11	12-31	10/02	12.61	99
TSH	Teche Holding Cp of N Iberia LA	AMEX	New Iberia, LA	Thrift	714	17	09-30	04/85	41.67	92
CFPC	Community Fin. Corp. of VA	NASDAQ	Staunton, VA	Thrift	479	8	03-31	03/88	10.00	43
HBOS	Heritage Fm Gp MHC of GA(29.9)	NASDAQ	Albany, GA	Thrift	448	7	12-31	06/05	13.70	149
JTBI	Jefferson Bancshares Inc of TN	NASDAQ	Morrisown, TN	Thrift	330	1	06-30	07/03	10.85	70
LABC	Louisiana Bancorp, Inc. of LA	NASDAQ	Thrift	271	0	06-30	07/07	10.80	69	
FBDE	Great Fee Dee Bancorp of SC	NASDAQ	Cheraw, SC	Thrift	219	3	06-30	12/97	20.81	37
GSIA	GS Financial Corp. of LA	NASDAQ	Metairie, LA	Thrift	170	4	12-31	04/97	18.25	23
South-West Companies										

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Exhibit III-1
 Characteristics of Publicly-Traded Thrifts
 September 17, 2007(1)

Ticker	Financial Institution	Exchg.	Primary Market	Operating Total Strat.(2)	Assets (\$MIL)	Offices	Fiscal Year	Conv. Date	Stock Price (\$)	Market Value (\$MIL)
South-West Companies (continued)										
FSTX	Franklin Bank Corp of TX	NASDAQ	Houston, TX	Thrift	5,546	32	12-31	12/03	9.30	236
VPTG	ViewPoint Finl MEC of TX (45.0)	NASDAQ	Piano, TX	Thrift	1,605	34	12-31	10/06	18.05	469
OSBK	Osage Bancshares, Inc. of OK	NASDAQ	Pawbushka, OK	Thrift	126 M	2	06-30	01/07	9.09	33
Western Companies (Excl CA)										
UNBK	United Western Bancp. Inc of CO	NASDAQ	Denver, CO	Thrift	2,043	1	12-31	10/96	20.80	152
HOME	Home Fed Bancp MEC of ID (40.8)	NASDAQ	Nampa, ID	Thrift	728	15	09-30	12/04	13.83	211

Other Areas

NOTES: (1) Or most recent data available (M-March, S-September, D-December, J-June, E-Estimated, and P-Pro Forma)
 (2) Operating strategies are: Thrift-Traditional Thrift, M.B.-Mortgage Banker, R.S.-Real Estate Developer, Div.-Diversified, and Ret.-Retail Banking.
 (3) BIP insured savings bank.

Source: Corporate offering circulars, SML Securities Quarterly Thrift Report, and financial reports of publicly Traded Thrifts.

Date of Last Update: 09/17/07

EXHIBIT III-2
Public Market Pricing of Northwest Thrifts

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Exhibit III-2
Market Pricing Comparatives
Prices as of September 14, 2007

Financial Institution	Market Capitalization (\$)	Price/Market Share (\$)	Per Share Data Core Book Value/12-Mth EPS (\$)	Pricing Ratios (3)			Dividends (4)		Total Equity/Assets (\$M)		Financial Characteristics (5)		Core ROE (%)						
				P/B (x)	P/A (x)	P/TA (x)	Amount/Share (\$)	Yield Ratio (%)	Assets	Equity	ROE	Assets	Equity	ROE	Assets	Equity			
All Public Companies	16.59	415.31	0.75	13.43	20.07	130.63	16.53	147.46	20.80	0.41	2.35	35.95	3,150	12.61	0.59	5.12	0.49	4.78	
Special Selection Grouping (8)	19.32	672.21	1.03	11.32	20.38	154.98	18.36	179.62	21.12	0.49	2.56	48.87	3,087	11.69	0.06	1.12	1.12	8.96	
Comparable Group																			
Special Comparative Grouping (8)																			
WFCB First National Bankshares Inc of WA (7)	26.10	174.74	1.13	11.01	17.40	237.06	16.98	237.06	23.10	0.36	1.38	31.86	1,029	7.16	0.19	14.45	0.71	10.89	
WVFC Bankshares Pacific Fin Grp of WA	16.16	106.14	0.42	13.69	35.91	118.04	11.73	122.33	38.48	0.26	1.61	61.90	905	9.94	0.03	3.29	0.30	3.07	
WVBA Bankshares Bancorp, Inc. of WA	15.09	174.55	1.00	6.42	14.79	175.06	20.98	237.64	15.03	0.44	2.51	44.00	832	11.98	0.03	12.11	1.40	11.88	
WVBE FirstBankland Bancorp, Inc. of WA	15.74	110.57	1.12	10.53	13.57	149.48	17.72	164.99	14.05	0.40	2.54	35.71	624	11.85	0.06	1.37	10.52	10.15	
WVBL Washington Federal, Inc. of WA	26.30	2297.59	1.56	14.83	16.86	177.34	23.01	191.52	16.86	0.84	3.19	53.85	9,986	12.97	0.10	10.73	1.45	10.73	

(1) Average of High/Low or Bid/Ask price per share.
(2) EPS (estimate core basis) is based on actual trailing twelve month data, adjusted to omit non-operating items on a tax affected basis.
(3) P/B - Price to earnings; P/A - Price to book; P/TA - Price to assets; P/TA - Price to tangible book value; and P/COE - Price to estimated core earnings.
(4) Indicated twelve month dividend, based on last quarterly dividend declared.
(5) Indicated dividend as a percent of trailing twelve month estimated core earnings.
(6) ROE (return on assets) and ROE (return on equity) are indicated ratios based on trailing twelve month earnings and average equity and assets balances.
(7) Excludes from averages those companies the subject of actual or rumored acquisition activities or unusual operating characteristics.
(8) Includes North-West Companies.

Source: Corporate reports, offering circulars, and RP Financial, LC. calculations. The information provided in this report has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.
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EXHIBIT III-3
Public Market Pricing of Midwest Thrifts

Exhibit III-3
Market Pricing Comparatives
Prices As of September 16, 2007

Financial Institution	Market Capitalization			Per Share Data			Pricing Ratios(3)			Dividends (4)			Financial Characteristics(5)					
	Price/Share (\$)	Market Value (\$)	Shares (M)	Core Book Value/12-Mth Value/Share (\$)	EPS (2) (\$)	Share (\$)	P/E (x)	P/B (x)	P/Y (x)	P/COE (x)	Share (\$)	Yield (%)	Payout Ratio (%)	Total Assets (\$Mil)	Equity/Assets (%)	ROA (%)	ROE (%)	
All Public Companies	16.59	413.51	0.75	13.43	0.75	13.43	20.07	130.63	16.53	147.46	20.80	0.61	2.35	35.95	12.61	0.54	5.12	
Special Selection Grouping (8)	17.34	166.70	0.75	16.64	0.75	16.64	19.03	123.09	16.33	133.56	20.74	0.51	2.87	45.45	11.43	1.05	4.92	
Comparable Group																		
Special Comparative Group(s)																		
ABSI American Bancorp of IN	9.00	26.90	-0.13	10.56			15.55	173.20	13.11	190.62	16.77	0.72	2.59	43.37	4.533	0.22	-3.71	
ABW Anchor Bancorp Wisconsin of WI	27.83	594.03	1.66	15.53			33.71	138.50	18.95	156.91	35.76	0.34	2.08	3,438	13.68	0.41	0.85	
BRNO Bank Mutual Corp of WI	11.80	351.90	0.33	8.52			11.80	115.06	23.21	129.06	37.96	0.28	1.01	1,552	20.04	0.50	3.79	
BRW BankFinancial Corp. of IL	15.50	355.62	0.34	13.38			28.42	118.17	12.60	131.89	27.96	0.10	2.02	1,203	10.67	0.28	0.50	
BAB Blue River Bancshares of IN	4.96	17.20	0.13	5.06			38.71	109.14	7.27	121.87	37.96	0.48	3.43	7,823	11.12	0.44	4.13	
CITL CIT Bancorp, Inc of Missouri MO	13.98	131.63	0.50	11.83			30.91	109.14	34.38	309.14	37.96	0.10	5.52	7,823	11.12	0.44	4.13	
CFBK Capital Federal Corp. of OH	36.20	780.57	0.49	11.71			88.71	109.14	9.38	98.71	37.96	0.36	6.55	260	10.58	0.12	1.23	
CHW Chevrolet Fin Co MNC of OH (42.1)	12.45	49.40	0.11	7.63			163.17	109.14	35.97	163.17	37.96	0.32	2.57	316	23.05	0.23	1.42	
CHM Citizens Comm Bancorp Inc of WI	9.23	65.70	0.06	10.92			84.52	109.14	19.87	92.95	37.96	0.20	2.17	308	23.51	0.37	1.45	
CTRN Citizens First Bancorp of WI	19.50	187.01	1.20	22.12			88.16	109.14	8.79	94.71	16.25	1.05	3.00	1,787	10.44	0.55	5.03	
FFPD First Financial Corp of Dover OH	14.20	15.76	1.33	15.95			9.93	89.03	9.30	89.03	10.68	0.56	3.94	42.11	17.00	0.29	1.19	
FBIC First BancTrust Corp of IL	11.40	25.39	0.40	11.55			34.26	94.70	8.44	103.83	28.50	0.24	2.11	60.00	30.1	0.22	2.32	
FBFI First Bancorp of Indiana of IN	15.00	27.62	0.37	18.49			34.88	81.12	7.59	101.76	37.96	0.60	4.00	364	9.35	0.92	0.88	
FBFI First Bancshares, Inc. of MO	17.00	26.37	0.24	17.17			99.01	100.12	10.91	100.12	37.96	0.60	4.00	364	9.35	0.92	0.88	
FCAP First Capital, Inc. of IN	16.65	47.12	1.10	13.66			13.65	106.46	10.58	122.34	15.14	0.68	4.08	242	11.02	1.47	-1.16	
FDFP First Delaware Fin Co of IL	11.50	104.35	0.29	10.30			113.65	109.14	27.72	126.79	39.66	0.24	2.09	396	24.83	0.51	3.95	
FDFP First Financial Corp of Dover OH	26.00	186.63	1.85	22.94			12.44	113.34	12.11	150.20	14.05	1.08	3.03	1,541	10.63	0.31	0.98	
FRBA First Fed of Wisconsin of WI	8.40	24.22	0.11	11.75			71.49	109.14	9.17	80.31	37.96	0.20	2.38	308	23.51	0.37	1.45	
FRBA First Fed of Wisconsin of WI	17.30	58.65	0.63	20.72			19.01	83.29	27.46	42.42	27.46	0.42	2.43	66.67	6.66	0.30	3.20	
FRBA First Fed of Wisconsin of WI	13.64	22.93	0.73	15.19			26.75	89.80	7.10	89.80	18.68	0.36	2.64	49.32	3.23	1.18	0.88	
FRBA First Fed of Wisconsin of WI	17.26	297.49	1.22	18.92			11.58	91.23	9.22	136.55	14.15	0.62	3.59	50.82	10.11	0.83	3.37	
FRBA First Fed of Wisconsin of WI	12.11	729.75	0.30	12.78			14.42	94.76	6.59	94.76	37.96	0.40	3.30	16.179	4.76	1.04	1.51	
FRBA First Fed of Wisconsin of WI	15.85	63.61	1.87	15.39			14.60	132.33	11.12	137.93	17.04	1.00	3.41	58.14	17.04	0.81	9.04	
FRBA First Fed of Wisconsin of WI	29.31	125.33	1.72	22.15			13.65	103.02	7.06	121.83	13.90	0.48	2.20	44.44	7.69	0.52	7.85	
FRBA First Fed of Wisconsin of WI	15.01	54.26	1.08	14.57			136.68	109.14	9.68	146.34	37.96	0.30	2.24	275	7.64	0.79	2.22	
FRBA First Fed of Wisconsin of WI	13.39	12.68	0.31	10.57			134.48	109.14	31.35	177.58	37.96	0.40	3.94	267	23.31	0.33	1.32	
FRBA First Fed of Wisconsin of WI	10.14	38.47	0.10	7.54			133.48	109.14	14.01	109.06	14.01	1.00	4.18	58.48	35.0	0.78	7.78	
FRBA First Fed of Wisconsin of WI	23.95	37.58	1.71	21.96			13.23	109.06	10.74	109.06	30.43	0.40	1.94	28.57	33.9	1.40	8.23	
FRBA First Fed of Wisconsin of WI	10.65	50.70	0.35	10.25			28.03	103.50	15.42	103.50	20.43	0.15	1.10	14.90	6.14	0.56	1.82	
FRBA First Fed of Wisconsin of WI	30.73	40.29	2.50	31.27			10.82	98.27	7.88	107.31	12.29	0.56	2.15	26.40	50.5	0.74	6.22	
FRBA First Fed of Wisconsin of WI	38.00	97.66	1.15	18.35			207.08	109.14	14.65	223.27	33.04	0.52	3.37	45.22	6.67	0.55	0.82	
FRBA First Fed of Wisconsin of WI	18.62	80.61	0.95	20.25			20.02	91.95	8.50	111.43	15.60	0.60	3.22	63.16	9.49	0.42	6.59	
FRBA First Fed of Wisconsin of WI	30.48	241.77	1.00	18.81			13.61	162.04	15.74	165.29	30.48	0.90	2.95	1,536	9.71	0.83	5.15	
FRBA First Fed of Wisconsin of WI	39.00	33.24	3.21	30.57			12.15	127.98	10.03	144.77	12.15	1.48	3.59	43.61	53.1	0.85	10.37	
FRBA First Fed of Wisconsin of WI	15.42	119.23	0.65	9.22			23.01	167.25	13.14	167.25	23.72	0.30	1.95	46.15	9.08	0.57	7.08	
FRBA First Fed of Wisconsin of WI	29.97	37.19	-0.04	25.14			119.21	109.14	17.04	119.21	37.96	0.72	2.40	218	14.29	2.00	0.00	
FRBA First Fed of Wisconsin of WI	19.65	58.65	0.83	19.64			21.44	94.96	12.13	98.03	22.47	0.76	4.08	484	12.77	0.54	4.13	
FRBA First Fed of Wisconsin of WI	16.75	81.05	-1.40	17.06			93.78	109.14	7.94	140.99	37.96	0.60	3.58	1,021	8.45	1.81	0.53	
FRBA First Fed of Wisconsin of WI	13.38	133.55	0.71	8.06			14.39	166.42	11.76	176.28	18.85	0.36	2.69	50.70	11.16	0.78	7.18	
FRBA First Fed of Wisconsin of WI	19.25	31.34	1.30	14.91			14.69	129.11	14.81	129.28	14.81	0.80	4.16	61.54	3.7	7.21	0.64	
FRBA First Fed of Wisconsin of WI	11.99	1261.35	0.04	5.90			203.22	109.14	39.78	204.26	37.96	0.00	0.00	10,016	15.58	0.98	0.88	
FRBA First Fed of Wisconsin of WI	24.35	439.61	1.86	20.38			12.82	119.48	12.58	138.12	13.09	0.32	1.31	17.20	3.493	1.45	1.01	
FRBA First Fed of Wisconsin of WI	12.35	47.04	0.22	7.49			164.89	109.14	26.53	164.89	37.96	2.59	3.86	16.09	0.81	0.73	2.53	
FRBA First Fed of Wisconsin of WI	7.21	217.84	0.61	9.11			10.76	79.18	8.05	90.58	11.82	0.38	5.27	62.30	2.706	10.17	2.32	
FRBA First Fed of Wisconsin of WI	16.00	160.72	0.12	6.67			239.88	109.14	31.56	239.88	37.96	0.00	0.00	0.00	1.647	13.16	2.40	
FRBA First Fed of Wisconsin of WI	12.80	40.88	0.71	10.56			18.55	121.21	10.27	130.35	18.03	0.48	3.75	67.61	3.98	0.48	6.53	

(1) Average of High/Low or Bid/Ask price per share.
(2) EPS (estimate core basis) is based on actual trailing twelve month data, adjusted to omit non-operating items on a tax effected basis.
(3) P/E - Price to earnings; P/B - Price to book; P/A - Price to assets; P/Y - Price to tangible book value; and P/COE - Price to estimated core earnings.
(4) Indicated twelve month dividend, based on last quarterly dividend declared.
(5) Indicated dividend as a percent of trailing twelve month estimated core earnings.
(6) ROA (return on assets) and ROE (return on equity) are indicated ratios based on trailing twelve month earnings and average equity and assets balances.
(7) Excludes from averages those companies the subject of actual or rumored acquisition activities or unusual operating characteristics.
(8) Includes Mid-West Companies.

Source: Corporate reports, offering circulars, and RP Financial, LC, calculations. The information provided in this report has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.

EXHIBIT III-4
Peer Group Market Area Comparative Analysis

Exhibit III-4
Peer Group Market Area Comparative Analysis

Institution	County	Population		Proj. Pop. <u>2012</u>	2000-2007 <u>% Change</u>	2007-2012 <u>% Change</u>	Per Capita Income		Deposit Market Share(1)
		<u>2000</u> (000)	<u>2007</u> (000)				Amount	% State Average	
American Bancorp of NJ	Essex	794	808	818	1.8%	1.2%	31,402	88.8%	2.1%
CFS Bancorp, Inc. of IN	Lake	485	501	513	3.4%	2.4%	25,149	95.4%	8.5%
First Federal Bankshares of IA	Woodbury	104	103	102	-0.9%	-0.7%	23,718	93.9%	14.9%
HMN Financial, Inc. of MN	Olmsted	124	144	157	15.7%	8.9%	34,173	109.9%	22.5%
MutualFirst Financial, Inc. of IN	Delaware	119	117	115	-1.1%	-1.7%	24,052	91.2%	22.4%
North Central Bankshares of IA	Webster	40	39	39	-1.8%	-2.3%	23,178	91.8%	18.4%
Pulaski Financial Corp. of MO	St. Louis	1,016	1,006	998	-1.0%	-0.8%	36,043	141.5%	2.8%
Rainier Pacific Financial Group of WA	Pierce	701	783	843	11.7%	7.6%	27,259	91.0%	5.4%
Riverview Bancorp, Inc. of WA	Clark	345	419	481	21.5%	14.6%	28,092	93.8%	11.3%
Timberland Bancorp, Inc. of WA	Grays Harbor	67	72	74	6.8%	2.6%	21,356	71.3%	19.8%
	Averages:	379	399	414	5.6%	3.2%	27,442	96.9%	12.8%
	Medians:	235	282	319	2.6%	1.8%	26,204	92.8%	13.1%
Home Federal Bancorp, Inc. of ID	Canyon	131	180	218	36.8%	21.0%	19,849	84.6%	16.6%

(1) Total institution deposits in headquarters county as percent of total county deposits as of June 30, 2006.

Sources: ERSI, FDIC.

EXHIBIT IV-1
Stock Prices:
As of September 14, 2007

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Schibit IV-1
Weekly Thrift Market Lines - Part One
Prices As Of September 14, 2007

Financial Institution	Market Capitalization		Price Change Data			Current Per Share Financials			
	Price/Share	Outst. Capitalization (\$)	52 Week High (\$)	52 Week Low (\$)	Last 52 Week % Change	Trailing 12 Mo. EPS (\$)	Book Value/Share (\$)	Book Tangible Assets/Share (\$)	Assets/Share (\$)
All Public Companies (no MNC)									
All Public Companies (124)	17.57	29,100	22.20	15.45	17.51	0.88	15.15	13.56	160.47
BAIF-Insured Thrifts (124)	17.57	29,100	22.20	15.45	17.51	0.88	15.15	13.56	160.47
NYSE Traded Companies (13)	23.04	13,357	32.68	19.25	22.34	2.06	20.58	17.56	229.01
AMEX Traded Companies (4)	15.88	12,782	21.80	14.35	15.88	0.89	13.17	12.74	122.51
NASDAQ Listed OTC Companies (107)	16.98	19,881	20.96	13.32	17.92	0.85	14.58	13.12	153.77
California Companies (9)	25.22	18,582	35.76	20.22	24.92	2.82	23.81	23.28	288.12
Florida Companies (5)	11.04	26,802	19.11	9.45	10.12	0.90	11.31	10.75	174.09
Mid-Atlantic Companies (35)	16.62	59,459	20.35	14.45	16.48	0.74	13.01	10.94	143.26
Northwest Companies (40)	17.58	6,984	21.35	12.70	17.48	0.52	15.37	13.53	170.31
New England Companies (17)	17.23	33,982	20.78	12.28	17.18	0.52	15.37	13.53	124.96
Northwest Companies (5)	18.32	20,130	22.87	12.36	18.38	1.05	13.92	10.67	103.22
South-East Companies (10)	18.08	8,865	22.87	12.36	18.38	1.18	13.92	10.67	103.22
South-West Companies (2)	9.20	14,475	17.75	8.22	9.22	0.42	13.92	10.67	103.22
Western Companies (Excl CA) (1)	20.80	7,304	26.32	18.75	21.03	0.62	13.92	10.67	103.22
Thrift Strategy (117)	17.11	22,758	21.43	11.33	17.11	1.68	13.92	10.67	103.22
Mortgage Banker Strategy (4)	19.40	143,240	24.47	12.07	19.40	0.94	13.92	10.67	103.22
Diversified Strategy (2)	39.51	153,598	46.33	15.69	38.24	1.17	13.92	10.67	103.22
Companies Issuing Dividends (109)	17.96	31,617	22.63	14.10	18.29	2.06	21.33	13.33	193.60
Companies Without Dividends (15)	14.71	10,161	19.13	12.58	14.71	1.06	13.92	10.67	103.22
Equity/Assets <45% (4)	17.33	40,347	24.73	14.30	17.33	0.33	14.34	13.29	130.79
Equity/Assets 45-124 (79)	15.11	23,752	24.03	14.30	14.79	1.43	13.92	10.67	103.22
Equity/Assets >124 (39)	14.54	38,277	18.88	12.76	14.43	1.43	13.92	10.67	103.22
Converted Last 3 Mths (no MNC) (2)	10.19	15,403	13.87	8.45	10.48	0.36	13.92	10.67	103.22
Actively Traded Companies (9)	23.07	66,555	31.81	14.45	23.07	0.39	13.92	10.67	103.22
Market Value Below \$20 Million (4)	5.88	1,955	12.50	2.80	5.88	0.12	13.92	10.67	103.22
Holding Company Structures (117)	17.80	30,602	22.99	12.45	17.74	0.01	13.92	10.67	103.22
Assets Over \$1 Billion (52)	19.92	64,925	26.30	12.45	19.74	1.03	13.92	10.67	103.22
Assets \$500 Million-\$1 Billion (36)	18.65	5,784	23.57	14.79	18.62	1.61	13.92	10.67	103.22
Assets \$250-\$500 Million (26)	12.90	4,214	15.28	11.32	13.07	0.54	13.92	10.67	103.22
Assets less than \$250 Million (10)	13.95	3,194	14.52	12.46	14.01	0.06	13.92	10.67	103.22
Goodwill Companies (86)	19.16	38,620	24.28	16.67	19.08	1.19	13.92	10.67	103.22
Non-Goodwill Companies (38)	13.99	7,923	17.59	12.77	14.03	0.49	13.92	10.67	103.22
Acquirers of Public Cases (4)	25.11	29,733	34.32	20.64	25.03	1.36	13.92	10.67	103.22

(1) Average of high/low or bid/ask price per share.
(2) Or since offering price if converted first listed in 2005 or within the past 52 weeks. Percent change figures are actual year-to-date and are not annualized.
(3) EPS (earnings per share) is based on actual trailing twelve month data and is not shown on a pro forma basis.
(4) Excludes intangibles (such as goodwill, value of core deposits, etc.).
(5) ROA (return on assets) and ROE (return on equity) are indicated ratios based on trailing twelve month common earnings and average common equity and assets balances.
(6) Annualized, based on last regular quarterly cash dividend announcement.
(7) Indicated dividend as a percent of trailing twelve month earnings.
(8) Excluded from averages due to actual or rumored acquisition activities or unusual operating characteristics.
(9) For MNC institutions, market value reflects share price multiplied by public (non-MNC) shares.
* All thrifts are BAIF insured unless otherwise noted with an asterisk. Parentheses following market averages indicate the number of institutions included in the respective averages. All figures have been adjusted for stock splits, stock dividends, and secondary offerings.
Source: Corporate reports and offering circulars for publicly traded companies, and RP Financial, LC. calculations. The information provided in this report has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.
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Exhibit IV-1 (continued)
Weekly Thrift Market Line - Part One
Prices As Of September 14, 2007

Financial Institution	Market Capitalization		Price Change Data				Current Per Share Financials				
	Price/Share (1)	Outst. Shares (2)	52 Week High (\$)	52 Week Low (\$)	Last Week (\$)	Last 52 Weeks % Change (3)	Trailing 12 Mo. EPS (4)	12 Mo. Core EPS (5)	Book Value/Share (6)	Tangible Assets/Share (7)	
All Public Companies(40)	13.35	30,850	15.58	11.66	13.24	0.67	0.17	0.28	7.74	7.27	59.07
SAIF-Insured Thrifts(40)	13.35	30,850	15.58	11.66	13.24	0.67	0.17	0.28	7.74	7.27	59.07
AMEX Traded Companies(1)	20.65	2,300	14.20	10.60	11.15	-4.48	-24.73	-14.80	0.25	0.25	57.65
WARDAG Listed OTC Companies(13)	13.43	31,689	15.62	11.69	13.30	0.32	-2.72	-8.56	0.27	0.24	59.11
Mid-Atlantic Companies(23)	12.65	24,058	14.94	11.06	12.60	0.15	-2.72	-4.56	0.21	0.27	57.68
Mid-West Companies(7)	16.07	65,685	17.63	13.86	15.86	0.18	4.56	8.51	0.21	0.20	62.57
New England Companies(5)	11.14	11,492	14.14	10.51	11.16	0.13	-10.91	-15.21	0.24	0.22	64.39
South-East Companies(2)	13.70	10,888	17.00	11.52	13.15	0.18	-10.91	-15.21	0.21	0.22	57.78
South-West Companies(1)	18.05	35,863	19.00	14.28	17.48	3.26	80.37	6.55	0.22	0.22	8.05
Thrift Strategy(40)	13.35	30,850	15.58	11.66	13.24	0.67	0.17	0.28	7.74	7.27	59.07
Companies Issuing Dividends(26)	14.31	18,289	16.30	12.27	13.86	0.84	-0.16	-4.71	0.29	0.29	7.90
Companies Without Dividends(14)	12.06	52,107	14.35	10.64	12.03	0.22	0.13	8.33	0.25	0.18	7.46
Equity/Assets >12%(24)	14.45	34,802	17.29	12.63	14.35	0.86	-8.21	-13.75	0.36	0.36	8.48
Holding Company Structure(37)	12.70	40,332	15.72	11.70	13.33	0.60	3.97	-2.82	0.23	0.19	7.30
Assets Over \$1 Billion(11)	17.51	83,900	19.72	14.95	17.25	0.55	0.13	-6.92	0.28	0.23	7.80
Assets \$500-\$100 Million(10)	12.58	17,430	14.21	10.60	12.52	0.35	10.58	8.30	0.25	0.23	60.65
Assets less than \$250 Million(1)	11.45	7,437	13.78	10.25	11.34	0.24	2.81	-5.37	0.26	0.26	50.26
Goodwill Companies(19)	10.65	2,300	14.20	10.25	11.34	-4.48	-24.73	-14.80	0.27	0.21	7.64
Non-Goodwill Companies(21)	12.85	43,438	14.96	11.45	12.75	0.82	-4.05	-6.73	0.47	0.50	8.88
MHC Institutions(40)	13.35	30,850	15.58	11.66	13.24	0.67	0.17	0.28	7.74	7.27	59.07
MHC Converted Last 3 Months(1)	9.53	82,245	9.63	8.31	9.35	1.93	-4.70	-4.70	0.15	0.14	5.43

(1) Average of high/low or bid/ask price per share.
(2) Or since offering price if converted or first listed in 2005 or within the past 53 weeks. Percent change figures are actual year-to-date and are not annualized.
(3) EPS (earnings per share) is based on actual trailing twelve month data and is not shown on a pro forma basis.
(4) Excludes intangibles (such as goodwill, value of core deposits, etc.).
(5) ROA (return on assets) and ROE (return on equity) are indicated ratios based on trailing twelve month common earnings and average common equity and assets balances.
(6) Annualized, based on last regular quarterly cash dividend announcement.
(7) Indicated dividend as a percent of trailing twelve month earnings.
(8) Excluded from averages due to actual or rumored acquisition activities or unusual operating characteristics.
(9) For MHC institutions, market value reflects share price multiplied by public (non-MHC) shares.
* All thrifts are SAIF insured unless otherwise noted with an asterisk. Parentheses following market averages indicate the number of institutions included in the respective averages. All figures have been adjusted for stock splits, stock dividends, and secondary offerings.
Source: Corporate reports and offering circulars for publicly traded companies, and MP Financial, LC. calculations. The information provided in this report has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.
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Exhibit IV-1 (continued)
Weekly Thrift Market Line - Part One
Prices As Of September 14, 2007

Financial Institution	Market Capitalization		Price Change Data				Current Per Share Financials					
	Shares (000)	Market Value (\$M)	52 Week High	52 Week Low	Last Week	Last 12 Mo. % Change	Trailing 12 Mo. EPS (\$)	12 Mo. Core EPS (\$)	Book Value/Share (\$)	Assets/Share (\$)		
NYSE Traded Companies												
AF Astoria Financial Corp. of NY	26.22	36,832	31.75	22.47	25.91	1.20	-15.04	1.53	12.34	10.43	223.54	
AFP BFC Financial Corp. of FL(8)	1.86	35,939	7.06	2.31	2.84	1.20	-49.74	-0.30	4.52	7.32	211.28	
BBK BankAtlantic Bancorp of FL	8.70	58,019	14.96	7.50	7.98	9.02	-40.70	6.31	8.83	52.46	111.81	
DBL Downey Financial Corp. of CA	55.05	27,854	73.29	43.55	55.07	-0.04	-31.05	7.93	52.58	52.46	295.04	
FDC FirstFed Financial Corp. of CA	54.34	16,010	69.70	38.73	49.20	10.45	-24.38	7.57	52.58	45.20	479.04	
FBC FirstStar Bancorp, Inc. of MI	12.11	60,260	15.59	9.59	12.10	0.08	-15.67	0.44	12.78	12.78	286.49	
GLX Great Lakes Bancorp, Inc. of NY	13.26	10,925	14.49	11.35	12.00	10.50	-17.38	9.15	12.30	12.29	81.45	
IGB IndyMac Bancorp, Inc. of CA	22.95	73,665	48.14	16.86	21.43	7.39	-43.91	3.77	12.83	26.21	429.77	
MTB New York Community Bancorp of NY	18.55	313,852	18.52	15.69	18.43	0.76	32.56	0.99	12.82	4.83	96.39	
MAL New Alliance Bancshares of CT	14.65	112,878	17.09	12.78	14.51	0.96	6.31	1.75	12.81	7.41	170.36	
PFB PFB Bancorp, Inc. of Panama CA	15.97	23,420	38.24	14.53	16.35	-2.32	-35.74	1.75	15.82	15.76	190.83	
PFS Provident Fin. Serv. Inc. of NJ	16.80	63,449	18.94	13.54	16.35	2.75	-30.78	0.85	16.06	9.31	90.51	
SOV Sovereign Bancorp, Inc. of PA	17.83	479,130	26.70	16.52	17.62	1.13	-13.94	0.50	17.52	6.57	172.67	
AMEX Traded Companies												
FDT Federal Trust Corp of FL	4.85	9,414	10.69	4.10	4.80	1.04	-52.40	-0.22	5.31	5.31	76.60	
GOV Gouverneur BCP MFC of NY(42.8)	10.65	2,300	10.60	11.15	11.15	-4.48	-84.73	0.47	0.50	8.88	57.65	
WFD New Westfield Fin. Inc. of MA	9.99	31,927	12.29	8.52	9.91	0.81	-0.60	0.15	9.19	32.31	32.31	
TEC Teche Molding Co of M Ibarra LA	41.67	2,201	39.63	41.75	41.75	-0.13	-21.39	3.15	29.86	28.12	324.43	
WBS Washington BBS, FBS of Bowie MD	7.00	7,585	9.80	6.15	7.10	-1.41	-23.91	0.45	6.32	0.32	56.70	
NASDAQ Listed OTC Companies												
ABCC Abington Bancorp, Inc. of PA	9.58	24,460	12.74	8.50	9.31	2.80	0.52	0.25	9.39	9.39	42.93	
ALLS Alliance Bank MFC of PA (45.0)	9.18	7,225	11.94	7.56	8.07	2.59	-15.12	0.20	10.56	10.28	58.81	
ABNJ American Bancorp of NJ	8.00	12,469	11.29	8.20	10.48	-1.20	-31.54	-0.41	10.56	10.28	161.65	
ABNJ American Bancorp of NJ	11.00	2,885	12.39	10.20	10.48	0.29	-8.03	1.79	10.56	10.28	45.09	
ABWC Anchor BancCorp Wisconsin of WI	27.81	13,345	29.89	17.23	26.79	5.14	-2.93	0.08	15.53	14.60	212.36	
ACTC Atl Cet Fed Co of CA MFC(16.8)(8)	14.17	13,676	20.06	12.42	13.92	1.38	-20.35	0.29	6.51	6.31	65.69	
BCSB BCBS Bancorp MFC of MD (16.3)(8)	9.00	5,916	17.30	10.52	11.42	4.28	-28.17	-0.53	0.10	5.72	110.06	
BKMG Bank Mutual Corp of MI	11.80	55,135	12.76	10.25	11.42	1.25	-5.22	0.35	0.33	6.52	7.52	62.28
BFIM BankFinancial Corp. of IL	15.50	22,943	18.79	13.64	14.40	0.00	-33.52	0.35	13.38	12.01	66.77	
BKML Beneficial Mut MFC of PA(44.3)	9.53	82,265	16.94	12.51	13.75	0.33	-4.70	2.77	2.52	22.40	406.69	
BKPC Benjamin Franklin Bancorp Inc of MA	16.57	35,626	28.79	18.64	16.40	0.98	-37.68	0.45	10.14	7.13	44.62	
BKLS Berkshire Hills Bancorp of MA	30.94	8,862	39.67	25.24	28.21	-0.31	-2.50	1.30	16.79	16.49	245.38	
BKRI Blue River Bancshares of IN	4.96	3,457	6.60	2.69	7.22	-1.23	-42.50	0.13	5.04	4.07	68.24	
BOFI Bofi Holding, Inc. of CA	7.20	8,258	8.00	4.69	7.22	0.83	6.25	0.36	0.32	8.19	114.56	
BVFC Broadway Financial Corp. of CA	10.27	1,682	11.29	8.02	11.26	-0.83	6.25	0.36	10.86	10.86	187.83	
BKXL Brookline Bancorp, Inc. of MA	13.69	59,585	14.25	10.16	12.00	4.30	-2.25	0.88	0.87	3.18	39.80	
BYBS Brooklyn Fed MFC of NY (30.1)	14.09	13,418	15.50	12.50	14.00	-2.38	-11.64	0.34	3.18	3.18	39.80	
CITB CFB Bancorp, Inc. of Munster IN	13.98	10,846	15.15	13.06	14.00	0.44	9.62	0.29	6.36	6.36	29.66	
CFFM Capitol Fed Fin MFC of IL (29.5)	10.48	2,055	12.05	10.06	10.26	-1.27	-6.55	0.55	11.83	11.71	110.91	
CAWV Carver Bancorp, Inc. of NY	36.20	74,237	40.42	29.25	33.25	2.24	4.80	-0.78	11.89	11.89	68.91	
CBAR Central Bancorp of Somerville MA	15.50	2,503	17.12	13.25	15.25	2.12	3.05	0.48	11.71	11.71	105.30	
CBAR Central Bancorp of Somerville MA	24.10	1,640	28.12	24.20	24.20	0.00	-6.51	1.17	16.61	20.89	305.15	
CFBK Central Federal Corp. of OH	5.50	4,438	6.29	5.21	5.90	0.83	-24.76	0.08	0.02	23.00	334.66	
CHBK Chicopee Fin Co MFC of OH	12.45	9,144	13.75	11.00	12.40	0.00	-24.76	0.08	0.02	6.20	58.61	
CHBK Chicopee Fin Co MFC of OH	13.63	7,133	15.75	11.00	12.40	2.64	9.77	0.10	7.63	7.63	34.61	
CITM Citizens Comm Bancorp Inc of WI	9.23	7,118	10.19	7.90	8.25	1.86	-7.39	-0.28	16.75	14.75	63.06	
CITM Citizens Comm Bancorp Inc of WI	19.50	8,052	21.77	16.04	19.05	1.39	-5.91	0.06	10.92	9.93	46.45	
CHBK Clifton Svcs Bank of NJ(43.1)	12.61	7,886	14.50	10.15	12.52	1.62	-21.05	0.75	10.22	20.59	221.88	
CHBK Clifton Svcs Bank of NJ(43.1)	11.38	28,465	13.50	12.89	14.52	-2.40	-3.07	0.75	0.80	10.68	6.70	95.80
COBK Colonial Bank MFC of NJ (46.0)	11.50	4,438	12.55	8.85	11.88	1.79	0.56	0.35	6.36	6.36	28.14	
COBK Colonial Bank MFC of NJ (46.0)	10.00	4,396	10.05	11.65	11.65	-1.29	-10.51	0.35	6.36	6.36	28.14	
COBK Colonial Bank MFC of NJ (46.0)	10.00	4,396	10.05	11.65	11.65	-1.29	-10.51	0.35	6.36	6.36	28.14	
DCOM Dime Community Bancshares of NY	14.25	35,238	15.76	10.70	13.39	6.42	-2.31	0.35	6.36	6.36	28.14	
ESBP ESB Financial Corp. of PA	10.08	12,737	12.36	9.57	11.30	1.71	-11.03	0.66	7.01	6.23	92.19	
ESBA ESB Bancorp, Inc. of PA	11.29	16,481	14.21	10.20	11.30	0.82	-11.03	0.69	9.53	6.04	148.55	
ESBK Elmira Svcs Bank, FSB of NY	20.51	2,110	24.92	19.25	22.70	9.65	-19.61	-0.91	12.04	12.04	52.54	
FFCO FFD Financial Corp of Dover OH	14.20	4,110	18.61	13.61	14.52	-2.20	-6.08	1.43	17.03	16.94	259.22	
FFCO FFD Financial Corp of Dover OH	9.20	6,661	10.50	8.64	9.05	2.76	-6.12	-0.16	6.80	6.63	41.18	
FBSI Fidelity Bancorp, Inc. of PA	15.43	2,390	19.83	14.94	16.94	3.28	-19.64	-1.40	15.36	14.45	263.14	

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Exhibit IV-1 (continued)
Weekly Thrift Market Line - Part One
Prices As Of September 14, 2007

Financial Institution	Market Capitalization				Price Change Data				Current Per Share Financials					
	Price/ Share (1)	Outst- Shares (1)	Market- Cap (1)	(\$Bil)	High	Low	Last Week	52 Week (1)	Trailing 12 Mo. EPS (1)	Core EPS (1)	Book Value/ Share (1)	Assets/ Share (1)	Tangible Share (1)	
														(\$)
MASDAQ Listed OTC Companies (continued)														
FYFC First BancTrust Corp of IL	11.40	2,227	25.4		12.35	10.30	11.40	0.00	-3.35	0.47	0.43	11.55	10.28	135.13
FYBI First Bancorp of Indiana of IN	15.00	1,841	27.6		20.82	14.53	15.40	-2.60	-17.17	0.43	0.37	11.55	10.28	135.13
FYBI First Bancshares, Inc. of MO	17.00	1,551	26.4		17.95	15.10	17.00	0.00	0.25	-0.15	0.37	17.27	16.28	157.76
FCAP First Capital, Inc. of TX	16.65	2,830	47.1		18.95	16.94	16.15	0.00	-7.50	0.22	0.19	15.64	13.61	157.37
FCLP First Clover Leaf Fin Cp of IL	11.50	9,074	104.4		12.25	10.00	11.39	0.97	-2.54	0.00	0.28	10.30	9.07	41.49
FCLP First Community BK Corp of FL	14.04	6,078	37.3		22.00	13.42	14.50	3.17	-36.10	0.16	0.12	8.65	8.59	101.24
FDFP First Defiance Fin. Corp of OH	26.00	7,188	186.6		30.70	23.99	26.91	0.38	-4.09	0.15	0.05	22.94	17.31	214.64
FDFM First Fed. Bancshares of IA	18.23	4,863	89.7		9.77	7.05	8.40	0.00	-11.59	0.11	0.11	11.75	10.48	91.61
FDFM First Fed. Bancshares of IA	17.30	3,390	58.6		22.51	17.30	17.67	-2.45	-20.64	0.35	0.35	15.33	13.23	168.72
FDFM First Fed. Bancshares of IA	11.21	11,841	359.6		18.50	12.49	12.90	0.00	-30.64	0.26	0.24	15.94	14.02	225.57
FDFM First Franklin Corp. of OH	13.64	1,681	22.9		18.15	13.90	13.01	0.94	-18.71	0.28	0.25	14.00	14.00	215.70
FDFM First KeyStone Fin. Inc of PA	13.10	2,432	11.9		20.61	13.55	12.90	1.55	-18.76	0.51	0.51	11.01	11.01	153.70
FDFM First Mutual Bancshares Inc of WA (8)	26.10	6,595	174.7		27.08	21.03	26.03	0.37	-24.67	1.50	1.23	11.01	11.01	153.70
FDFM First Niagara Fin. Group of NY	13.59	106,209	1,443.4		15.43	13.48	13.60	0.20	-3.54	0.96	0.96	13.06	6.02	74.81
FDFM First Nat'l Bancorp of CA	23.34	4,404	102.8		28.92	20.85	23.60	0.26	-27.23	1.45	1.22	18.92	18.92	174.65
FDFM First Nat'l Bancorp of OH	17.26	17,236	297.5		25.49	15.00	17.20	0.35	-27.40	1.45	1.22	18.92	18.92	174.65
FDFM First Nat'l Bancorp of OH	16.36	21,253	347.7		18.79	14.31	16.15	1.35	-24.52	0.56	0.56	10.56	9.64	149.13
FDFM First Nat'l Bancorp of OH	12.97	14,680	84.7		14.32	10.96	12.72	1.21	-24.52	0.28	0.21	8.63	8.63	51.81
FDFM First Nat'l Bancorp of OH	9.20	25,146	335.7		21.88	17.50	18.76	2.71	-34.50	0.28	0.21	8.63	8.63	51.81
GSLA GS Financial Corp. of LA	18.25	1,266	23.1		22.01	17.04	18.76	-2.41	-21.27	1.57	1.54	15.12	4.50	218.80
GDSE Great Pee Dee Bancorp of SC (8)	20.81	1,280	37.2		24.99	14.38	20.90	0.43	-41.06	0.43	0.43	15.12	21.32	134.22
GCBC Green Co Bcrp MHC of NY (44.4)	13.24	4,151	24.4		16.00	11.00	13.00	0.43	-15.76	0.89	0.87	15.27	14.37	122.34
GFCC GF Financial Corp. of SD	15.45	4,013	63.6		18.50	13.72	14.07	2.30	-15.78	0.54	0.59	8.53	8.53	78.45
GNFP GN Financial, Inc. of NM	29.31	4,276	125.3		35.90	28.64	29.36	0.23	-24.94	1.41	1.87	15.39	16.16	248.22
GNFP Hampden Bancorp. Inc. of MA	11.00	7,850	87.3		13.00	9.00	10.44	0.36	-10.00	1.98	1.92	15.39	16.16	248.22
HARL Harleyville Svcs Fin Cp of PA	14.00	8,852	53.9		19.95	13.50	14.01	5.07	-17.16	0.85	0.84	12.80	11.80	64.26
HNFQ Harrington West Fuel Grp of CA	14.50	5,457	80.3		18.48	13.20	14.01	0.40	-10.28	0.87	0.84	12.80	12.79	202.01
HROS Heritage Fu Op MHC of GA (29.9)	13.70	10,888	46.0		15.86	13.00	13.50	2.80	-10.28	1.28	1.40	12.42	11.28	203.80
HIFS Higham Inst. for Sav. of MA	30.42	21,119	64.3		31.49	23.25	29.65	4.16	-40.57	0.22	0.22	5.78	5.69	41.15
HOMR Home Fed Bancp MHC of NY (40.8)	13.81	15,232	85.2		17.95	12.39	13.51	2.07	-20.78	2.01	2.01	25.10	25.10	334.93
HOMR Home Fed Bancp MHC of NY (40.8)	15.01	9,615	84.3		16.66	12.39	13.51	3.31	-31.31	0.38	0.31	7.22	7.22	47.81
HOMR Home Fed Bancp MHC of NY (40.8)	14.74	531,130	7,839.2		14.75	13.25	14.01	0.00	-8.03	1.10	1.09	14.57	12.32	212.63
HOMR Home Fed Bancp MHC of NY (40.8)	10.10	1,812	15.2		12.70	9.50	10.50	0.21	-9.75	0.53	0.53	8.75	9.44	74.63
IFSB Independence FBS of DC	14.33	111,469	762.0		16.00	10.00	10.00	0.00	3.59	0.20	0.20	7.67	7.67	102.28
ISBC Investors Bcrp MHC of NY (45.7)	13.39	1,987	12.9		13.40	11.40	14.10	0.63	-6.03	0.20	0.22	7.57	7.57	50.25
JFBI Jeffersonville Bcrp MHC of IL (47.7)	10.85	6,412	69.6		13.45	10.45	11.15	0.00	5.31	0.29	0.31	10.57	9.15	138.35
JFBI Jefferson Bancshares Inc of TN	13.33	13,870	70.2		20.45	13.15	13.15	-2.89	-19.03	0.73	0.73	11.49	11.49	51.43
KYED K-Fed Bancorp MHC of CA (37.3) (8)	15.43	27,197	419.2		17.82	12.93	12.72	4.80	-15.85	0.34	0.34	6.56	6.25	57.18
KYED K-Fed Bancorp MHC of CA (37.3) (8)	10.14	8,263	38.4		10.52	12.65	12.65	0.78	-4.95	0.72	0.80	12.95	8.00	106.22
KYED K-Fed Bancorp MHC of CA (37.3) (8)	12.31	71,143	265.1		17.07	11.24	12.01	1.30	-2.41	0.10	0.10	7.54	5.71	32.34
KYED K-Fed Bancorp MHC of CA (37.3) (8)	23.95	1,569	37.6		18.06	13.24	15.00	0.37	-0.86	0.74	0.83	12.61	12.61	223.08
KYED K-Fed Bancorp MHC of CA (37.3) (8)	10.50	6,464	31.3		22.24	14.40	15.20	3.23	-4.85	1.81	1.71	21.96	21.96	223.08
KYED K-Fed Bancorp MHC of CA (37.3) (8)	14.02	10,011	140.2		16.20	9.20	10.71	-1.96	-2.05	0.24	0.24	8.05	8.05	54.02
KYED K-Fed Bancorp MHC of CA (37.3) (8)	10.45	6,761	30.9		11.52	9.25	10.93	-1.54	-3.02	0.19	0.32	14.16	13.85	84.35
LABC Louisiana Bancorp. Inc. of LA	10.80	6,346	68.7		10.39	10.39	10.80	0.00	8.00	0.38	0.35	10.29	10.29	69.06
MBBP MB Bancorp of Michigan IM	30.73	1,311	40.3		23.74	20.75	20.75	0.07	-7.94	0.28	0.28	13.25	13.25	42.64
MBBP MB Bancorp of Michigan IM	10.00	5,271	25.3		12.50	9.24	10.58	0.00	10.17	2.84	2.80	31.27	28.69	385.27
MBBP MB Bancorp of Michigan IM	11.14	5,832	38.3		18.20	10.75	10.95	1.36	-16.74	0.14	0.14	8.17	6.88	50.29
MBSB MassBank Corp. of Reading MA	34.37	2,246	144.5		34.70	32.00	34.43	0.37	-4.85	1.61	1.51	24.83	24.57	189.11
MBSB MassBank Corp. of Reading MA	11.48	2,096	24.2		13.75	10.00	11.89	0.45	-17.29	0.50	0.44	9.36	9.36	115.60
MBSB MassBank Corp. of Reading MA	38.00	2,096	24.2		22.00	23.37	41.00	-7.32	-36.38	0.93	0.95	20.25	16.71	219.14
MBSB MassBank Corp. of Reading MA	18.43	7,322	89.6		24.92	16.01	18.10	2.87	-14.14	2.24	1.00	18.81	18.44	193.63
MBSB MassBank Corp. of Reading MA	30.48	7,322	89.6		44.06	28.32	30.10	1.26	-14.14	0.97	0.97	8.16	8.16	23.16
MBSB MassBank Corp. of Reading MA	10.52	1,254	15.0		12.60	9.25	10.54	0.33	-7.56	0.80	0.80	12.20	7.82	149.60
MBSB MassBank Corp. of Reading MA	13.24	3,084	79.0		16.96	13.98	15.70	0.64	-4.59	0.87	0.73	12.20	7.82	149.60
MBSB MassBank Corp. of Reading MA	10.26	5,024	24.0		12.95	9.37	10.59	-3.31	-9.38	0.16	0.15	6.77	5.75	58.08
MBSB MassBank Corp. of Reading MA	12.05	2,352	64.3		13.70	10.26	11.87	1.52	-7.66	0.19	0.18	10.64	10.33	54.65
MBSB MassBank Corp. of Reading MA	33.65	1,878	29.8		14.45	11.81	12.65	-3.26	-11.55	-0.27	-0.27	12.44	12.44	63.57
MBSB MassBank Corp. of Reading MA	33.25	1,878	29.8		41.33	38.20	39.50	-1.27	-1.27	3.21	3.21	30.57	26.94	388.97
MBSB MassBank Corp. of Reading MA	18.15	49,143	591.0		29.75	24.85	27.80	1.26	4.26	0.94	0.94	7.37	7.37	60.45
MBSB MassBank Corp. of Reading MA	11.04	6,506	42.6		13.63	9.94	11.35	-2.73	-14.68	0.34	0.34	10.04	10.04	160.55
MBSB MassBank Corp. of Reading MA	18.36	18,315	225.4		24.00	14.37	17.65	3.68	-18.49	-0.14	0.74	10.94	10.94	160.55
MBSB MassBank Corp. of Reading MA	11.83	7,787	41.2		13.44	10.34	11.90	-0.42	-2.87	0.48	0.48	7.46	7.46	64.74

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Exhibit IV-1 (Continued)
Weekly Thrift Market Line - Part One
Prices As Of September 14, 2007

Financial Institution	Market Capitalization				Price Change Data				Current Per Share Financials				
	Price/ Share (\$)	Outst- Shares (000)	Capit- al- ization (\$M)	(\$)	52 Week High	Low	Last Week	Last 52 Week Change (%)	12 Mo. EPS (\$)	12 Mo. EPS (\$)	Book Value/ Share (\$)	Book Value/ Share (\$)	Assets/ Share (\$)
MASDAQ Listed OTC Companies (Continued)													
ORIT	15.32	40,252	138.6	16.00	12.55	14.77	14.77	3.72	53.20	53.20	6.72	6.72	29.45
ORIX	9.09	3,404	32.6	12.71	8.45	8.45	2.71	25.49	20.75	20.75	3.76	3.76	34.91
ORIX	10.00	6,773	30.8	11.48	9.21	9.21	3.66	11.52	20.73	20.73	3.76	3.76	72.46
ORIX	15.42	7,732	119.2	16.14	9.88	15.61	15.61	-1.22	53.43	45.86	7.56	7.56	117.36
PBCI	28.37	4,976	91.4	26.50	16.82	18.25	0.66	-6.51	10.03	10.03	11.80	11.80	127.69
PBCI	19.37	1,241	37.2	36.00	28.84	29.75	0.74	-7.98	10.48	10.48	25.14	25.14	175.32
PBVA	24.50	5,612	159.9	34.60	26.40	28.86	-2.25	-11.63	-10.24	-10.24	22.96	22.96	325.25
PBVA	12.15	43,451	527.9	12.20	9.81	12.15	0.00	-21.05	-17.78	-17.78	11.28	11.28	84.00
PBVA	10.80	2,484	9.5	15.00	9.35	10.80	0.00	-31.05	-17.78	-17.78	8.36	8.36	122.61
PBVA	18.65	3,145	58.7	21.00	14.23	18.50	0.81	-8.02	-3.72	-3.72	13.64	13.64	18.87
PBVA	16.75	4,839	81.1	19.60	14.98	17.30	1.52	-3.91	-4.91	-4.91	17.86	17.86	111.03
PBVA	17.93	300,300	5,121.3	22.81	14.98	17.30	1.52	-3.91	-4.91	-4.91	17.86	17.86	111.03
PBVA	23.24	6,177	148.3	32.80	17.41	23.60	3.65	-24.23	-19.21	-19.21	14.97	14.97	45.93
PBVA	13.83	41,667	576.3	16.00	13.42	13.42	3.65	-24.23	-19.21	-19.21	14.97	14.97	45.93
PBVA	13.58	11,634	70.6	13.89	13.13	13.13	3.65	-24.23	-19.21	-19.21	14.97	14.97	45.93
PBVA	13.38	9,981	106.1	17.00	12.11	14.23	5.77	-18.71	-16.01	-16.01	8.04	8.04	113.78
PBVA	19.25	1,629	31.3	20.50	14.40	16.48	-5.77	-18.71	-16.01	-16.01	8.04	8.04	113.78
PBVA	15.08	11,567	174.5	17.75	13.15	15.50	-1.24	-7.84	-6.65	-6.65	8.04	8.04	113.78
PBVA	13.17	19,354	115.2	18.20	13.75	15.50	-1.24	-7.84	-6.65	-6.65	8.04	8.04	113.78
PBVA	17.10	32,732	173.5	17.37	13.24	13.24	17.01	-30.71	-26.22	-26.22	8.04	8.04	113.78
PBVA	11.84	6,336	98.7	13.96	11.09	11.31	0.23	-6.62	-7.14	-7.14	8.04	8.04	113.78
PBVA	12.80	10,067	128.9	22.54	9.29	12.22	-1.18	-25.23	-26.73	-26.73	8.04	8.04	113.78
PBVA	9.13	10,471	115.2	14.25	8.20	8.20	1.56	-21.56	-19.49	-19.49	8.04	8.04	113.78
PBVA	14.70	11,382	167.3	16.49	11.77	11.77	8.20	-16.67	-11.29	-11.29	8.04	8.04	113.78
PBVA	27.50	2,885	79.3	33.49	25.74	26.60	3.28	-16.67	-11.29	-11.29	8.04	8.04	113.78
PBVA	11.98	337,319	1,263.1	14.00	10.45	11.90	0.74	-19.50	19.50	19.50	8.04	8.04	113.78
PBVA	24.35	18,054	433.2	18.77	18.72	23.07	5.25	-27.14	-22.97	-22.97	8.04	8.04	113.78
PBVA	10.74	7,025	110.6	13.25	14.95	15.94	-1.25	-17.20	-15.13	-15.13	8.04	8.04	113.78
PBVA	10.97	7,016	82.2	11.77	9.34	10.89	0.73	-6.64	-3.05	-3.05	8.04	8.04	113.78
PBVA	7.21	3,213	217.0	13.70	10.74	12.24	0.90	-15.96	3.09	3.09	8.04	8.04	113.78
PBVA	12.75	17,072	101.9	12.30	6.13	7.10	1.43	-7.21	-7.61	-7.61	8.04	8.04	113.78
PBVA	20.80	7,304	131.5	26.32	18.75	21.05	-1.19	-6.91	4.05	4.05	8.04	8.04	113.78
PBVA	18.05	25,483	208.2	23.00	14.25	17.48	3.24	-30.50	6.55	6.55	8.04	8.04	113.78
PBVA	62.08	2,326	38.4	70.85	33.42	40.48	2.51	-1.73	-7.37	-7.37	8.04	8.04	113.78
PBVA	16.58	2,326	38.4	15.75	16.40	16.40	1.10	-1.10	0.48	0.48	8.04	8.04	113.78
PBVA	26.30	87,351	2,297.2	28.34	21.82	25.85	1.74	-14.89	-10.21	-10.21	8.04	8.04	113.78
PBVA	16.00	37,489	160.7	13.00	14.34	15.31	0.57	-14.89	-10.21	-10.21	8.04	8.04	113.78
PBVA	12.80	3,194	40.7	15.00	12.30	12.56	1.75	-13.22	-11.62	-11.62	8.04	8.04	113.78
PBVA	12.55	15,626	196.1	15.95	10.68	12.49	0.48	-13.86	-11.68	-11.68	8.04	8.04	113.78

Exhibit IV-1
Weekly Thrift Market Lines - Part Two
Prices As Of September 14, 2007

Financial Institution	Key Financial Ratios				Asset Quality Ratios				Pricing Ratios				Dividend Data (\$)			
	Equity/ Assets (%)	Reported Earnings ROA(5) (%)	Core Earnings ROA(5) (%)	ROE(5) (%)	MPAS Assets (%)	Resvs/ Assets (%)	Loans/ Assets (%)	Price/ Earnings (X)	Price/ Book (X)	Price/ Tang. Book (X)	Price/ Corp. Earnings (X)	Inc. Divi- dend Yield (%)	Payout Ratio(7)			
Market Averages - All Public Companies (no MRCs)	11.72	5.59	4.60	0.51	5.27	0.63	212.52	0.80	18.76	118.22	13.39	136.21	19.92	0.45	2.99	40.56
BAIF-Insured Thrifts(134)	10.56	7.67	6.80	0.52	5.57	0.51	184.34	0.82	17.27	115.76	12.08	140.50	18.22	0.87	2.92	43.47
AMEX Traded Companies(13)	14.81	16.68	0.53	0.51	3.54	3.14	216.32	1.33	14.39	105.93	15.51	108.09	35.65	0.46	2.62	38.73
AMEXAD Listed OTC Companies(107)	11.74	10.65	0.52	0.50	5.31	5.31	216.61	0.87	19.06	119.03	13.46	135.99	20.07	0.44	2.52	40.31
California Companies(9)	7.93	7.82	0.79	0.59	7.68	0.51	172.89	0.83	12.11	104.88	8.44	106.85	14.07	0.60	2.93	25.62
Florida Companies(5)	7.23	6.86	0.36	0.27	4.08	1.08	134.35	1.05	17.17	106.35	8.01	113.84	23.18	0.08	1.71	17.44
MIG-Atlantic Companies(35)	11.46	9.66	0.45	0.46	5.07	0.33	241.81	0.77	19.48	133.28	14.34	150.74	20.71	0.45	2.73	44.34
Mid-West Companies(40)	10.34	9.62	0.51	0.47	5.03	1.09	107.76	0.85	18.33	110.13	11.39	120.84	20.74	0.51	2.11	55.30
New-England Companies(17)	16.42	14.59	0.37	0.31	3.47	0.23	430.40	0.96	20.28	154.98	18.08	130.83	23.84	0.39	2.56	47.31
North-West Companies(5)	11.69	1.15	5.71	1.12	8.96	0.06	295.73	0.96	24.73	111.96	14.72	140.62	21.12	0.49	2.16	30.72
South-West Companies(10)	13.91	12.72	1.77	0.76	6.93	0.64	214.89	1.26	16.85	117.53	15.72	149.30	37.13	0.16	1.76	0.00
South-West Companies(2)	17.41	14.98	0.52	0.49	2.32	0.45	380.67	0.41	25.64	77.32	14.72	140.62	21.12	0.24	1.15	17.02
Western Companies (Excl CA)(1)	5.46	5.46	0.48	0.58	11.24	0.51	82.67	0.79	14.75	136.13	15.72	149.30	37.13	0.48	2.33	47.70
Thrift Strategy(117)	11.71	10.50	0.52	0.53	5.18	0.63	211.50	0.87	18.62	117.42	13.51	136.13	32.38	0.45	2.62	40.72
Mortgage Banker Strategy(6)	8.26	6.31	0.55	0.51	5.09	0.81	99.07	0.82	23.64	122.47	9.50	172.62	21.02	0.48	2.33	47.70
Diversified Strategy(2)	19.63	19.23	0.93	1.02	10.71	0.17	485.25	1.07	12.76	122.47	25.00	155.91	24.32	0.47	1.88	8.23
Companies Issuing Dividends(109)	11.40	10.11	0.63	0.69	6.20	0.64	211.59	0.87	18.75	122.47	13.52	136.49	33.56	0.52	2.95	44.97
Companies Without Dividends(15)	14.12	13.38	-0.16	-0.02	-0.37	-0.47	220.33	0.82	19.18	102.24	13.50	133.79	24.13	0.00	0.00	0.00
Equity/Assets <64(6)	5.41	5.20	0.54	0.50	8.98	0.48	71.41	0.56	17.73	122.38	8.64	130.71	32.00	0.38	2.10	31.21
Equity/Assets >128(79)	6.58	6.58	0.59	0.54	6.37	0.74	190.72	0.79	17.73	122.38	10.46	140.35	18.16	0.51	2.90	39.98
Equity/Assets >128(39)	18.87	16.23	0.42	0.41	2.09	0.43	272.81	0.88	26.23	122.83	10.46	140.35	18.16	0.32	2.06	47.14
Actively Traded Companies(9)	9.40	8.37	0.70	0.70	3.40	0.26	63.66	1.24	56.25	106.45	20.37	128.47	26.29	0.59	0.94	36.00
Market Value Below \$20 Million(4)	7.78	7.42	-0.16	-0.24	-0.63	0.27	370.18	0.80	21.98	133.32	12.79	158.70	36.04	0.72	3.04	54.29
Holding Company Structures(117)	11.79	10.50	0.58	0.63	6.03	0.93	200.31	0.86	18.72	103.42	7.98	109.25	20.21	0.22	1.98	30.34
Assets Over \$1 Billion(52)	11.28	9.14	0.73	0.82	7.01	0.59	193.35	0.89	18.09	118.83	13.52	137.98	19.87	0.46	2.64	41.32
Assets \$250-\$500 Million(36)	10.31	9.51	0.45	0.44	4.43	0.54	238.71	0.86	17.97	130.52	14.12	163.53	19.52	0.52	2.06	40.89
Assets \$250-\$500 Million(26)	13.83	13.37	0.45	0.47	4.43	0.72	239.91	0.86	20.21	126.12	11.98	123.71	18.94	0.35	2.45	40.58
Assets less than \$250 Million(10)	13.31	13.14	0.00	-0.02	-1.96	1.01	184.66	1.07	23.53	103.23	13.58	105.74	24.35	0.28	1.93	32.32
Goodwill Companies(86)	10.78	9.00	0.64	0.62	6.52	0.57	200.82	0.88	18.52	123.25	13.02	150.21	18.44	0.51	2.74	42.70
Non-Goodwill Companies(38)	13.83	13.83	0.29	0.28	2.50	0.77	247.16	0.87	19.44	105.50	14.22	105.50	20.89	0.34	2.28	34.40
Acquirors of FDIC Cases(4)	9.44	9.11	0.01	-0.07	-3.01	0.56	129.58	0.60	12.54	124.74	12.38	125.62	13.19	0.37	1.46	30.51

(1) Average of high/low or bid/ask price per share.
(2) Or since offering price if converted or first listed in 2001 or in the past 52 weeks. Percent change figures are actual year-to-date and are not annualized.
(3) EPS (earnings per share) is based on actual trailing twelve month data and is not shown on a pro forma basis.
(4) Excludes intangibles (such as goodwill, value of core deposits, etc.).
(5) ROA (return on assets) and ROE (return on equity) are indicated ratios based on trailing twelve month common earnings and average common equity and assets balances; ROI (return on investment) is current EPS divided by current price.
(6) Annualized, based on last regular quarterly cash dividend announcement.
(7) Indicated dividend as a percent of trailing twelve month earnings.
(8) Excluded from averages due to actual or rumored acquisition activities or unusual operating characteristics.

* All thrifts are BAIF insured unless otherwise noted with an asterisk. Parentheses following market averages indicate the number of institutions included in the respective averages. All figures have been adjusted for stock splits, stock dividends, and secondary offerings.
Source: Corporate reports and offering circulars for publicly traded companies, and BP Financial, LC, calculations.
The information provided in this report has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.

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Exhibit IV-1 (continued)
Weekly Thrift Market Lines - Part Two
Prices As Of September 14, 2007

Financial Institution	Key Financial Ratios				Asset Quality Ratios				Pricing Ratios				Dividend Data(\$)					
	Equity/ Assets (%)	Tang. Assets (%)	Reported Earnings ROA(5) (%)	Core Earnings ROA(5) (%)	NPAs Assets (%)	Resvs/ Loans (%)	Price/ Earnings (X)	Price/ Book Assets (%)	Price/ Tang. Book Assets (%)	Price/ Core Earnings (X)	Div./ Share (\$)	Yield (%)	Divid. Payout Ratio (%)	Divid. Date				
Market Averages - MHC Institutions																		
S&P-Insured Thrifts(40)	15.53	14.78	0.55	3.60	2.13	0.43	3.16	0.49	185.45	0.70	29.85	171.75	26.94	184.41	30.41	0.24	1.55	14.73
AMEX Traded Companies(1)	15.40	15.40	0.82	5.40	4.41	0.88	4.41	0.44	158.25	0.83	23.66	319.93	18.47	138.83	21.20	0.32	3.00	88.03
NASDAQ Listed OTC Companies(39)	15.33	14.76	0.55	2.07	2.07	0.42	3.09	0.49	186.46	0.69	30.50	373.27	27.18	166.31	31.55	0.24	1.51	11.18
Mid-Atlantic Companies(13)	16.28	15.49	0.66	4.09	3.47	0.48	3.47	0.41	205.44	0.64	27.47	181.42	27.18	199.22	29.46	0.18	2.29	18.14
Mid-West Companies(7)	16.14	15.17	0.34	2.32	3.28	0.31	2.19	0.84	65.19	0.58	38.59	161.64	29.39	200.73	MM	0.48	2.41	0.00
New England Companies(5)	11.31	10.85	0.38	3.28	2.16	0.36	3.11	0.35	231.83	0.78	36.18	153.55	37.31	160.77	MM	0.16	1.55	0.00
South-East Companies(2)	14.05	13.83	0.55	3.58	3.58	0.58	3.58	0.16	397.64	1.53	MM	237.02	37.42	240.77	MM	0.20	1.75	0.00
South-West Companies(1)	13.09	13.09	0.38	3.11	1.27	0.36	2.97	0.28	139.79	0.66	29.85	171.75	26.94	184.41	30.41	0.24	1.31	0.00
Thrift Strategy(40)	15.53	14.78	0.55	3.60	2.13	0.43	3.16	0.49	185.45	0.70	29.85	171.75	26.94	184.41	30.41	0.24	1.55	14.73
Companies Issuing Dividends(26)	15.08	14.08	0.50	3.62	2.12	0.49	3.16	0.35	150.25	0.71	29.84	176.37	27.05	194.38	28.78	0.38	2.87	58.94
Companies Without Dividends(14)	16.28	15.95	0.65	3.58	2.15	0.33	2.52	0.74	230.82	0.68	28.48	183.24	26.76	187.55	34.94	0.00	0.00	0.00
Equity/Assets >12%(15)	10.03	9.12	0.43	4.18	2.58	0.43	4.18	0.54	182.43	0.76	30.42	183.24	16.32	187.03	29.66	0.42	2.38	0.00
Holding Company Structure(37)	13.26	14.46	0.44	3.18	1.51	0.43	2.59	0.45	190.82	0.66	23.02	176.77	31.10	182.87	31.92	0.13	1.07	18.14
Assets Over \$1 Billion(11)	15.56	14.48	0.44	3.18	1.51	0.44	3.17	0.52	174.83	0.72	23.45	170.95	26.35	184.55	30.41	0.24	1.35	11.53
Assets \$250 Million-\$1 Billion(10)	16.54	15.66	0.53	3.62	2.12	0.44	3.15	0.43	188.79	0.67	23.27	210.85	32.05	229.76	34.50	0.33	1.24	0.00
Assets \$100-\$250 Million(19)	15.20	14.63	0.61	3.73	2.36	0.37	2.85	0.43	174.72	0.75	28.39	173.34	30.19	194.89	28.33	0.18	1.44	0.00
Assets less than \$100 Million(1)	14.64	13.40	0.82	5.40	4.41	0.88	5.75	0.43	178.25	0.83	22.66	133.93	23.49	159.31	21.68	0.20	1.74	23.95
Co-op/Will Companies(19)	14.64	12.88	0.36	2.87	1.59	0.35	2.77	0.48	198.55	0.60	21.52	189.52	25.46	198.08	32.23	0.32	3.00	68.09
Non-Goodwill Companies(21)	16.20	16.20	0.70	4.15	2.46	0.49	3.46	0.52	193.46	0.62	28.38	174.16	28.07	174.16	28.96	0.23	1.31	18.14
MHC Institutions(40)	15.53	14.78	0.55	3.60	2.13	0.43	3.16	0.49	185.45	0.70	29.85	171.75	26.94	184.41	30.41	0.24	1.55	14.73
MHC Converted Last 3 Months(1)	15.96	12.37	0.34	3.21	1.57	0.33	1.97	0.50	154.61	1.06	MM	133.85	21.36	175.51	MM	0.00	0.00	0.00

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(3) EPS (earnings per share) is based on actual trailing twelve month data and is not shown on a pro forma basis.
(4) Excludes intangibles (such as goodwill, value of core deposits, etc.).
(5) ROA (return on assets) and ROE (return on equity) are indicated ratios based on trailing twelve month common earnings and average common equity and assets balances; ROE (return on investment) is current EPS divided by current price.
(6) Annualized, based on last regular quarterly cash dividend announcement.
(7) Indicated dividend as a percent of trailing twelve month earnings.
(8) Excluded from averages due to actual or rumored acquisition activities or unusual operating characteristics.

* All thrifts are S&P insured unless otherwise noted with an asterisk. Parentheses following market averages indicate the number of institutions included in the respective averages. All figures have been adjusted for stock splits, stock dividends, and secondary offerings.
Sources: Corporate reports and offering circulars for publicly traded companies, and RP Financial, LC, calculations.
The information provided in this report has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.

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Exhibit IV-1 (Continued)
Weekly Thrift Market Lines - Part Two
Prices As Of September 14, 2007

Financial Institution	Key Financial Ratios				Asset Quality Ratios				Pricing Ratios				Dividend Data(s)		
	Equty/ Assets (%)	Equty/ Assets (%)	Reported Earnings ROA(S) (%)	ROE(S) (%)	NPAs Assets (%)	Revs/ Assets (%)	Revs/ Loans (%)	Price/ Book Ratio	Price/ Assets Ratio	Price/ Tasp. Ratio	Price/ Core Earnings Ratio	Div. Yield (%)	Payout Ratio (%)		
NYSL Traded Companies															
AF Astoria Financial Corp. of NY	5.52	4.57	12.03	5.84	0.32	117.11	0.51	17.14	212.48	11.73	251.39	17.25	1.04	3.97	67.97
BFF BFC Financial Corp. of FL(B)	2.14	1.13	-0.05	-3.50	0.65	104.18	1.14	62.27	7.35	220.68	MM	MM	0.00	0.00	MM
BKX BancAtlantic Bancorp. of FL	7.90	6.72	3.47	3.56	0.78	101.81	1.17	28.96	98.55	7.78	115.85	MM	0.16	2.84	51.61
DGL Downey Financial Corp. of CA	9.03	9.44	13.43	12.17	1.00	117.49	0.55	8.22	124.10	10.28	104.54	9.52	0.48	0.87	7.16
FED FirstFed Financial Corp. of CA	9.44	9.44	13.39	12.59	0.46	288.58	1.25	6.52	120.11	11.34	120.22	7.18	0.00	0.00	0.00
FNC FirstBank Bancorp. of WI	4.76	4.76	6.33	6.94	1.04	104.22	0.42	14.42	124.76	4.51	107.89	MM	0.00	3.30	47.62
GLK Great Lakes Bancorp. Inc. of WI	15.05	15.05	-1.21	-1.13	0.42	104.22	0.55	MM	107.80	16.44	107.89	MM	0.00	0.00	MM
IMB IndyMac Bancorp. Inc. of CA	6.48	6.10	12.94	15.12	1.09	20.84	0.38	6.61	82.46	5.34	87.56	MM	2.00	8.71	57.64
MYR New York Community Bancorp. of NY	13.37	5.13	0.75	3.72	0.09	324.41	0.47	26.88	146.59	19.65	MM	22.90	1.00	5.39	MM
MAL Mawaliance Bancshares of CT	17.32	10.33	0.42	1.91	0.23	225.26	0.92	18.13	116.18	8.37	197.71	34.88	0.26	1.77	MM
PFB PFB Bancorp. Inc. of Pomona CA	6.29	8.16	0.90	10.60	0.31	425.52	2.44	15.74	100.35	8.37	180.45	9.02	0.74	4.76	43.43
PFB Provident Fin. Serv. Inc. of NY	17.74	10.29	0.92	5.19	0.15	393.48	0.89	15.74	104.61	18.56	180.45	20.24	0.44	2.62	51.76
SOV Sovereign Bancorp. Inc. of PA	10.38	3.80	2.83	2.80	0.40	149.87	0.89	35.66	93.50	10.33	271.39	24.78	0.33	1.99	64.00
AMEX Traded Companies															
FVT Federal Trust Corp of FL	6.93	6.93	-3.89	-4.54	2.66	27.80	1.65	MM	51.34	6.33	51.34	MM	0.16	3.30	MM
GOV Government Scp MHC of NY(43.8)	15.40	15.40	0.82	4.41	0.44	158.25	0.83	22.66	113.53	18.87	113.53	21.30	0.32	3.00	68.09
WFD Westfield Fin. Inc. of MA	28.44	28.44	0.65	2.74	0.11	516.58	1.42	13.23	139.55	12.84	148.19	13.36	0.20	2.00	MM
TSH Teche Mldng Cp of N Iberia LA	9.20	8.67	10.79	7.56	0.65	104.49	0.87	15.56	84.13	12.35	84.13	17.95	0.16	3.17	41.90
WSB Washington Sb, FSB of Bowie MD	14.67	14.67	0.77	6.43	0.67	MM	MA	MM	MM	MM	MM	MM	0.16	2.39	35.56
MASDAQ Listed OTC Companies															
ABCC Abington Bancorp. Inc. of PA	21.37	21.37	0.55	4.38	2.61	4.38	0.65	38.32	95.90	25.32	95.90	38.32	0.18	1.88	72.00
ALSI Alliance Bank MHC of PA (45.0)	11.63	11.63	0.36	3.61	0.48	136.70	1.11	MM	133.04	15.87	133.04	MM	0.20	2.20	MM
ASBI American Bancorp of IN	7.45	7.16	-0.28	-1.71	0.92	67.52	1.60	MM	85.23	6.35	97.55	MM	0.16	1.78	MM
ABNJ American Bancorp of NJ	18.95	18.95	0.19	0.66	0.73	MM	0.57	MM	123.41	24.40	123.41	MM	0.16	1.45	MM
ABCV Anchor Bancorp Wisconsin of WI	7.31	6.88	0.85	11.49	0.43	37.40	0.75	15.55	179.20	13.11	190.62	16.77	0.52	2.59	40.22
ATFC Atl Cat Fed Cp of GA MHC(36.8)(8)	9.31	9.61	0.47	4.35	2.05	4.25	0.88	MM	219.67	21.57	234.56	MM	0.56	3.95	MM
BCSB BCSB Bancorp MHC of MD (36.5)(8)	5.20	4.82	-0.42	-9.38	-5.89	1.07	0.66	MM	157.34	6.18	169.81	MM	0.00	0.00	MM
BNKQ Bank Mutual Corp of WI	13.68	17.09	0.55	3.78	2.97	0.52	0.41	33.71	138.50	18.95	156.91	35.76	0.00	0.00	MM
BFIN BankFinancial Corp. of IL	20.04	17.99	0.50	2.76	0.49	126.98	0.83	MM	115.84	23.21	129.06	MM	0.30	2.88	MM
BKUM BankUnited Fin. Corp. of FL	5.31	5.31	0.72	13.11	16.75	11.75	0.43	5.98	73.97	6.07	76.71	6.59	0.02	0.12	0.72
BNCL Beneficial MHC of PA(44.3)	15.96	12.17	0.14	3.15	1.52	0.11	0.56	MM	133.85	23.36	175.51	MM	0.00	0.00	MM
BFFC Benjamin Franklin Bancorp Inc of MA	13.98	7.99	0.40	3.28	3.28	1.37	0.33	30.36	102.86	13.33	156.11	23.15	0.34	1.76	53.33
BHLS Berkshire Hills Bancorp of MA	12.27	6.72	0.53	4.45	4.25	0.68	5.72	23.00	102.72	12.61	107.63	18.53	0.60	1.94	66.15
BHRI Blue River Bancshares of IN	7.39	5.96	0.20	2.94	2.62	2.56	0.20	38.15	98.41	7.27	121.87	38.15	0.30	2.02	MM
BOFI BoFi Holding, Inc. of CA	7.15	7.15	0.36	4.67	5.02	2.06	40.37	MM	87.91	6.28	87.91	22.50	0.00	0.00	MM
BYFC Broadway Financial Corp. of CA	5.78	5.78	0.50	8.54	8.59	0.49	8.45	34.38	127.34	29.37	140.17	34.38	0.34	2.91	MM
BRLC Brooklyn Bancorp. Inc. of MA	23.07	20.95	0.85	3.25	2.91	0.85	0.16	11.67	94.57	5.47	94.57	11.60	0.00	1.95	22.73
BFSB Brookline Fed MHC of NY (30.0)	21.44	21.44	0.98	4.24	3.95	4.58	0.93	MM	221.54	47.51	221.54	MM	0.16	1.14	55.17
CITE CFS Bancorp. Inc. of Munster IN	10.67	10.67	0.48	4.64	4.64	4.13	0.43	25.42	118.17	13.60	115.39	27.96	0.48	3.43	MM
CKSB CMS Bancorp. Inc. of NY	17.25	17.25	-1.07	-9.81	-7.94	-0.07	-0.81	MM	88.14	15.21	88.14	MM	0.00	0.00	MM
CFBK Capitol Fd Fn MHC of KS (39.5)	11.12	11.12	0.44	4.12	4.44	4.20	0.45	MM	309.14	34.38	309.14	MM	2.00	5.52	MM
CAWV Carver Bancorp. Inc. of NY	6.85	6.85	0.40	2.81	2.33	7.99	0.54	13.25	74.20	5.08	84.51	9.63	0.40	2.58	34.19
CAWV Central Bancorp. of Somerville MA	6.87	6.87	0.20	2.81	2.86	1.19	0.86	MM	104.78	7.20	111.37	MM	0.72	3.99	MM
CFBK Central Federal Corp. of OR	10.58	10.58	0.15	1.23	1.45	0.04	0.12	34.93	104.78	7.20	111.37	MM	0.72	3.99	MM
CFBK Cheyote Fin Cp MHC of OH(42.1)	22.05	22.05	0.22	1.42	1.42	1.42	0.23	MM	88.71	9.38	88.71	MM	0.32	2.57	MM
CKBK Chicago Bancorp. Inc. of MA	23.38	23.38	-0.22	-1.48	-1.05	232.10	0.81	MM	163.17	35.97	163.17	MM	0.00	0.00	MM
CKBK Citizens Comm Bancorp Inc of WI	21.51	21.51	0.16	-1.18	-0.45	45.83	0.30	MM	92.81	21.71	92.81	MM	0.00	0.00	MM
CTBK Citizens First Bancorp of WI	9.97	9.97	0.14	0.85	0.85	0.85	0.14	16.12	88.16	19.87	92.95	MM	0.20	1.17	MM
CSBK Citizens South Bancorp of NC	11.15	6.98	0.35	5.23	5.23	4.58	0.92	16.12	88.16	19.87	92.95	MM	0.36	1.85	29.75
CSBK Clifton svb Bp MHC of NJ(46.0)	22.60	22.60	0.90	3.24	3.24	3.24	0.90	36.81	118.07	13.16	188.21	15.76	0.32	2.94	42.67
COBK Colonial Bank MHC of NJ (46.0)	8.40	8.40	0.36	1.57	0.03	523.26	0.32	32.66	140.42	11.79	140.42	32.66	0.00	0.00	MM
CTBK Community Fin. Corp. of VA	8.11	8.11	0.39	4.25	3.04	0.39	0.32	34.06	110.50	8.96	110.50	10.31	0.20	2.60	26.80
DCOM Dime Community Bancshares of NY	6.72	6.72	0.77	10.72	9.70	0.87	0.87	30.36	182.46	15.46	228.73	21.59	0.56	3.93	MM
ESBK ESB Bancorp. Inc. of PA	6.42	6.42	0.70	4.85	4.85	4.85	0.87	14.61	105.77	6.79	166.89	16.26	0.40	3.97	57.97
ESBK ESB Financial Corp. of PA	22.92	22.92	-1.70	-11.65	-8.06	-1.70	-11.65	MM	93.77	21.49	93.77	MM	0.00	0.00	MM
ESBK Elmira Svch Bank, FSB of NY	6.59	6.59	0.63	9.37	5.66	0.63	0.63	17.68	120.01	7.91	121.07	13.32	0.00	0.00	MM
FFBK First Fed Financial Corp. of Dover OH	10.44	10.44	0.94	5.02	10.07	0.88	8.39	MM	9.93	89.03	9.90	10.69	0.56	3.00	39.16
FFBK First Fed MHC of PA (45.8)	18.51	18.51	-0.38	-1.72	-0.38	-1.72	-0.38	MM	136.76	22.58	140.27	MM	0.00	0.00	MM
FSBI Fidelity Bancorp. Inc. of PA	6.24	6.24	0.57	3.90	3.90	6.48	7.84	11.02	100.46	6.35	106.78	13.19	0.56	3.63	40.00
FBTC First BancTrust Corp of IL	8.35	8.35	0.35	4.12	4.12	8.17	0.01	24.26	98.70	8.44	103.83	23.50	0.24	2.11	51.06

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Exhibit IV-1 (continued)
Weekly Thrift Market Lines - Part Two
Prices As Of September 14, 2007

Financial Institution	Key Financial Ratios				Asset Quality Ratios				Pricing Ratios				Dividend Data (\$)			
	Equity/ Assets (%)	ROA(S) (%)	ROE(S) (%)	ROE(S) (%)	MPAS Assets (%)	Resvs/ Assets (%)	Resvs/ Loans (%)	Resvs/ Assets (%)	Price/ Book (%)	Price/ Book (%)	Price/ Book (%)	Price/ Corp. Earnings (%)	Ind. Div./ Share (\$)	Divid. Yield (%)	Payout Ratio(7) (%)	
MASDAQ Listed OTC Companies (continued)																
FBI First Bancorp of Indiana of IN	9.35	7.45	0.22	2.32	1.99	MA	MA	0.43	34.88	81.32	7.59	101.76	0.60	4.00	0.00	
FBI First Bancshares, Inc. of MO	11.02	10.20	-0.13	-1.11	-1.40	1.47	79.26	1.67	13.65	99.46	10.31	100.13	0.60	0.00	0.00	
FCAP First Capital, Inc. of IN	9.54	8.65	0.77	7.89	7.33	3.13	48.41	0.70	13.65	106.46	10.31	100.13	0.60	4.00	55.74	
FCL First Clover Leaf Fin Cp of IL	24.83	21.87	0.75	3.09	2.43	0.78	16.07	0.70	18.97	133.65	27.72	126.74	0.24	2.09	0.00	
FCM First Community BK Corp of FL	8.58	8.48	0.88	8.60	8.26	0.33	271.22	1.03	18.97	161.57	13.87	163.42	0.00	0.00	0.00	
FFBK First Defiance Fin. Corp of MI	10.69	10.06	0.98	9.36	8.04	0.87	6.28	1.07	12.44	113.34	12.31	150.20	1.00	3.85	47.85	
FFBK First Fed. of M. Michigan of MI	12.83	11.42	0.11	0.91	1.31	1.52	127.43	1.06	18.41	118.92	9.17	80.31	0.20	3.38	0.00	
FFBK First Fed. Bancshares of AR	9.09	9.09	0.57	6.30	5.43	0.20	2.91	0.65	18.41	118.92	10.80	118.92	0.20	3.38	0.00	
FFBK First Federal Bankshares of IA	10.88	8.02	0.50	4.44	3.04	0.34	43.09	0.42	13.81	195.80	9.08	113.23	0.43	2.53	64.65	
FFBK First Franklin Corp. of OH	7.07	6.22	1.00	14.44	7.24	2.68	2.24	0.70	26.75	89.80	7.10	89.80	1.00	2.64	46.25	
FFBK First Mutual Bancshares Inc of MA(8)	7.91	7.91	0.26	3.74	3.74	3.18	39.06	0.58	26.75	89.80	7.10	89.80	0.36	2.64	70.53	
FFBK First National Bancshares of PA	6.49	6.49	0.13	2.14	2.14	1.16	14.45	1.10	17.40	237.06	16.98	237.06	0.00	0.00	0.00	
FFBK First National Bancshares of PA(8)	7.16	7.16	0.93	3.45	5.75	10.89	0.19	0.42	13.81	195.80	9.08	113.23	0.36	2.64	28.00	
FFBK First National Bancshares of PA(8)	17.46	10.85	0.05	1.06	6.05	1.08	10.4	1.23	23.82	123.17	13.36	152.75	0.56	1.12	70.85	
FFBK First National Bancshares of PA(8)	10.11	6.75	0.83	7.97	8.63	0.68	6.52	0.99	17.04	155.23	8.22	152.75	0.42	3.17	41.81	
FFBK First National Bancshares of PA(8)	7.36	6.74	0.72	9.40	5.87	1.06	72.85	0.27	17.04	155.23	8.22	152.75	0.42	3.17	41.81	
FFBK First National Bancshares of PA(8)	16.66	16.66	0.55	3.64	2.16	0.60	4.03	0.62	15.32	61.53	4.25	106.79	0.00	0.00	0.00	
FFBK First National Bancshares of PA(8)	6.91	2.06	0.28	4.07	6.23	0.05	0.86	0.37	15.32	61.53	4.25	106.79	0.00	0.00	0.00	
FFBK First National Bancshares of PA(8)	15.88	12.48	1.17	7.43	8.60	1.14	7.28	0.20	11.62	85.66	13.60	85.66	0.00	0.00	0.00	
FFBK First National Bancshares of PA(8)	12.48	12.48	0.73	5.85	4.28	0.71	5.72	1.08	33.38	136.28	17.03	136.28	0.40	2.19	25.48	
FFBK First National Bancshares of PA(8)	10.87	10.87	0.71	6.44	4.08	0.78	7.03	0.71	24.52	155.22	16.97	155.22	0.50	3.78	71.91	
FFBK First National Bancshares of PA(8)	6.20	5.70	0.56	9.25	8.90	0.75	12.25	0.43	11.24	102.82	6.99	123.17	0.42	2.65	29.79	
FFBK First National Bancshares of PA(8)	6.40	0.06	0.01	9.04	6.76	0.70	7.85	1.14	14.80	123.33	11.13	123.33	0.42	2.65	29.79	
FFBK First National Bancshares of PA(8)	15.92	13.92	-0.52	-4.13	-3.18	-0.54	-4.23	0.72	17.04	155.23	8.22	152.75	0.42	3.17	41.81	
FFBK First National Bancshares of PA(8)	6.30	6.30	0.44	6.88	6.21	0.42	6.64	0.06	15.09	109.94	7.13	109.94	0.12	1.09	0.00	
FFBK First National Bancshares of PA(8)	6.09	5.53	0.62	10.55	8.78	0.68	11.54	0.61	11.39	117.38	7.15	129.26	0.88	1.86	0.00	
FFBK First National Bancshares of PA(8)	14.05	13.93	0.55	3.33	1.53	0.68	3.68	0.16	33.38	136.28	17.03	136.28	0.24	1.75	0.00	
FFBK First National Bancshares of PA(8)	7.50	7.50	0.62	0.22	6.61	0.62	0.22	0.66	15.13	121.20	8.09	121.20	0.80	2.63	39.80	
FFBK First National Bancshares of PA(8)	6.05	5.79	0.52	7.31	3.75	0.53	4.34	0.94	15.32	161.55	8.22	161.55	0.22	1.59	37.89	
FFBK First National Bancshares of PA(8)	6.05	5.79	0.52	7.31	3.75	0.53	4.34	0.94	15.32	161.55	8.22	161.55	0.22	1.59	37.89	
FFBK First National Bancshares of PA(8)	11.72	11.31	0.79	5.77	3.60	0.79	5.77	0.49	27.81	186.46	19.75	174.64	0.48	3.20	64.15	
FFBK First National Bancshares of PA(8)	7.50	7.50	2.30	-23.76	-2.63	-33.17	0.28	113.72	0.49	27.81	186.46	19.75	174.64	0.34	2.31	64.15
FFBK First National Bancshares of PA(8)	15.06	15.06	0.40	2.32	1.40	0.44	2.77	0.24	18.24	146.46	17.08	146.46	0.00	0.00	0.00	
FFBK First National Bancshares of PA(8)	7.64	6.61	0.22	2.76	2.17	0.23	2.95	0.79	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	22.34	22.34	0.45	1.98	2.12	0.49	2.13	0.14	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	11.47	10.93	0.62	5.13	2.55	0.62	5.13	0.74	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	12.19	7.53	0.67	5.56	4.67	0.74	6.18	0.16	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	23.31	17.66	0.31	1.32	0.99	0.31	1.32	0.33	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	23.60	19.45	0.18	0.73	0.43	0.18	0.73	0.65	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	10.01	10.01	0.63	5.92	4.63	0.70	6.45	0.02	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	9.84	9.84	0.78	8.23	7.56	0.74	7.78	0.46	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	14.90	14.90	0.44	2.90	2.29	0.44	2.90	0.43	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	16.79	16.42	0.23	1.30	1.36	0.33	2.19	0.30	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	14.90	14.90	0.61	4.15	3.57	0.56	3.82	0.74	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	11.07	11.07	0.75	2.42	2.96	0.75	2.42	0.45	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	8.12	7.45	0.74	9.33	9.24	0.65	8.22	1.30	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	15.27	15.27	0.53	5.00	2.80	0.52	5.00	0.36	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	10.04	10.04	0.17	1.49	1.26	0.17	1.49	1.06	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	13.13	12.39	0.83	6.55	4.68	0.78	6.34	0.02	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	8.10	8.08	0.43	5.47	4.36	0.38	4.14	0.94	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	7.07	6.36	0.06	0.42	0.42	0.43	6.59	1.32	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	9.24	7.63	0.42	4.59	4.99	0.43	4.59	0.86	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	9.71	9.52	1.15	7.35	7.35	0.86	108.72	1.03	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	35.23	35.23	4.00	13.45	8.56	-0.22	7.15	0.57	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	6.16	5.23	0.64	8.72	5.58	0.54	7.15	0.27	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	11.66	11.62	0.29	2.14	1.56	0.27	2.14	0.28	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	19.47	19.47	0.35	1.78	1.58	0.33	1.78	0.43	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	7.86	6.33	0.85	10.37	8.23	-0.44	-2.55	-2.20	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	8.60	5.31	0.69	7.57	3.74	0.85	10.37	0.78	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	10.77	10.77	0.51	4.64	3.04	0.53	7.39	0.68	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	6.25	6.25	-0.08	-1.32	-0.72	0.81	4.66	0.68	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	11.52	6.18	0.81	6.66	4.05	0.84	6.69	0.01	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	22.82	22.82	1.01	4.52	1.96	1.04	4.52	0.04	18.24	146.46	17.08	146.46	0.24	2.24	0.00	
FFBK First National Bancshares of PA(8)	27.31	27.31	0.77	3.86	0.74	732.73	0.45	0.04	18.24	146.46	17.08	146.46	0.24	2.24	0.00	

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Exhibit IV-1 (continued)
Weekly Thrift Market Line - Part Two
Prices as of September 14, 2007

Financial Institution	Key Financial Ratios				Asset Quality Ratios				Pricing Ratios				Dividend Data (\$)			
	Equity/Assets (%)	Tang. Assets/Assets (%)	Reported Earnings/ROA(1) (%)	Core Earnings/ROA(2) (%)	Assets/Assets (%)	Reserve/Reserve (%)	Price/Holding/Price/Assets (%)	Price/Price/Assets (%)	Price/Price/Assets (%)	Price/Price/Assets (%)	Price/Price/Assets (%)	Price/Price/Assets (%)	Price/Price/Assets (%)	Div. Div./Share/Share (%)	Payout Ratio(7) (%)	
MASDAQ Listed OTC Companies (continued)																
FBH FBS Bldgs Inc MHC of CT (45.3)	10.43	8.80	0.40	0.40	3.74	2.80	0.40	0.34	111.91	0.76	35.71	132.28	13.80	156.74	35.71	
PVFC PVP Capital Corp. of Md OH(6)	7.85	7.85	0.57	0.55	7.08	4.35	0.55	1.76	27.95	MA	21.01	187.25	13.14	187.25	23.72	
PBCI PBRP Bancorp, Inc. of NJ	9.23	9.23	0.87	0.83	9.01	6.10	0.83	0.60	73.45	0.67	15.40	153.31	14.36	153.31	17.11	
PFED Park Bancorp of Chicago IL	14.39	14.29	0.00	-0.02	10.42	0.00	0.00	2.00	14.20	0.40	MA	119.21	17.04	119.21	MA	
PVSA Parkway Financial Corp of PA	7.06	5.33	0.71	0.70	10.64	8.32	0.70	0.37	220.43	1.34	12.03	129.31	0.76	129.31	12.28	
PHTA Pathways Trust Fin. Grp. of NY(8)	13.43	6.61	0.59	0.49	4.51	4.20	0.49	0.11	845.63	1.37	24.03	149.31	14.46	149.31	20.50	
PBHC Pathfinder MHC of NY (35.0)	6.82	5.53	0.27	0.26	3.92	3.05	0.26	0.54	85.32	0.76	22.73	129.31	14.46	129.31	20.50	
PFCI Peoples Bancorp of Auburn IN	12.77	12.27	0.55	0.53	4.19	4.46	0.53	0.14	69.76	0.76	21.44	94.58	12.13	94.58	22.47	
PBCT Peoples Community Bancorp. of OH(8)	8.46	5.63	-0.44	-0.43	7.48	8.24	-0.43	1.81	73.01	1.36	MA	113.69	7.34	113.69	MA	
PROV Provident United Financial of CT	32.59	31.83	0.89	0.93	5.78	2.00	0.93	0.37	353.81	0.80	11.28	112.65	8.37	112.65	21.52	
PROV Provident Fin. Holdings of CA	7.43	7.43	0.78	0.71	4.94	8.86	0.71	0.31	107.20	1.04	29.43	183.37	20.71	183.37	28.81	
PBMY Provident NY Bancorp, Inc. of NY	14.46	8.26	0.70	0.79	4.31	2.36	0.79	0.12	123.86	1.38	MA	190.73	33.03	190.73	MA	
PBIP Prudential Bancorp PA (42.7)	17.32	17.32	0.79	0.79	4.31	2.36	0.79	0.12	123.86	1.38	34.59	186.42	11.76	186.42	18.85	
PULS Pulaehki Fin Cp of St. Louis MO	7.07	6.67	0.30	0.30	3.07	6.95	0.30	0.08	81.33	0.99	14.79	128.04	11.73	128.04	38.49	
RFCO Rainier Pacific Fin Grp of WA	9.94	9.59	0.33	0.30	3.07	2.78	0.30	0.03	81.33	1.37	MA	14.79	175.08	20.30	175.08	14.81
RIVR River Valley Bancorp of IN	7.21	7.20	0.64	0.63	8.84	6.81	0.63	0.04	MA	0.58	36.58	164.01	20.05	164.01	0.80	
RVBS RiverView Bancorp, Inc. of WA	11.98	8.83	1.43	1.40	11.88	6.76	1.40	0.03	MA	1.36	30.36	132.54	31.74	132.54	30.36	
RCTB Rockville Fin MHC of CT (45.0)	12.22	12.15	0.57	0.54	4.23	2.71	0.54	0.16	512.66	0.74	MA	235.54	63.08	235.54	MA	
ROMA Roma Fin Corp MHC of NJ (31.0)	26.78	26.71	0.56	0.66	2.71	1.05	0.66	0.21	172.25	0.71	MA	186.67	18.18	186.67	MA	
ROME Roma Bancorp, Inc. of Rome NY	24.02	24.02	1.08	1.08	4.18	3.29	1.08	0.48	90.45	0.72	MA	140.50	13.32	140.50	MA	
SIFI SI Fin Op Inc MHC of CT (41.3)	10.91	9.86	1.24	1.23	2.27	1.52	1.23	0.76	135.52	1.15	9.14	140.50	13.32	140.50	MA	
SVBI Superior Bancorp. Inc. of MD	9.31	9.86	1.34	1.52	16.14	10.94	1.52	0.41	186.76	1.15	MA	113.62	12.81	113.62	MA	
SUPR Superior Bancorp of AL	11.30	6.08	0.31	0.26	2.48	3.25	0.26	0.04	186.76	0.74	MA	113.62	12.81	113.62	MA	
SWWY Synergy Financial Group of NJ(8)	10.70	10.64	0.31	0.31	3.14	1.84	0.31	0.30	172.25	0.71	MA	186.67	18.18	186.67	MA	
THED TP Fin. Corp. of Newtowa PA	9.97	9.28	0.40	0.37	7.79	3.73	0.37	0.43	103.13	0.70	14.35	139.83	11.95	139.83	15.54	
TYSL TFS Fin Corp MHC of OH (31.5)	19.58	19.48	0.13	0.13	6.68	6.68	0.13	0.38	23.85	0.30	MA	203.22	39.78	203.22	MA	
TYNE Tycorone Corp. of Lincoln NE(8)	10.53	9.21	1.01	0.93	9.53	7.80	0.93	0.28	59.80	1.40	12.82	139.48	12.58	139.48	13.09	
TYER Timberland Bancorp, Inc. of MA	11.85	10.74	1.37	1.33	10.15	7.37	1.33	0.62	59.80	1.40	13.57	149.48	17.72	149.48	14.05	
TEST TrustCo Bank Corp. of NY	6.80	6.80	1.31	1.31	17.93	5.01	1.31	0.44	426.60	1.30	10.76	156.89	24.39	156.89	19.35	
UCBA United Comm Banc MHC IN (45.0)	16.09	16.09	0.75	0.50	4.23	2.55	0.50	0.44	426.60	1.30	38.59	164.89	24.39	164.89	MA	
UNBK United Community Fin. of OH	10.17	8.89	0.75	0.45	6.66	4.66	0.45	0.21	58.67	0.38	10.76	79.14	8.05	79.14	11.82	
UNBK United Fin Grp MHC of MA(46.4) (8)	13.55	13.52	0.40	0.42	3.10	9.28	0.42	0.13	570.35	0.96	14.75	136.13	7.43	136.13	12.38	
UNBK United Western Bancp, Inc of CO	5.46	5.46	0.48	0.58	1.24	8.27	0.58	0.24	82.67	0.79	MA	239.11	29.20	239.11	MA	
VFPQ Viewpoint Finl MHC of TX(45.0)	13.09	13.09	1.02	1.02	13.11	7.84	1.02	0.16	586.59	1.34	12.76	194.03	12.93	194.03	12.33	
WVFS WVFS Financial Corp. of PA	6.66	6.62	1.02	1.02	15.11	7.84	1.02	0.16	586.59	1.34	MA	125.13	9.87	125.13	10.70	
WVFL Washington Federal, Inc. of PA	7.89	7.89	0.89	0.89	11.84	9.35	0.89	0.10	292.73	0.38	16.86	177.34	23.01	177.34	16.86	
WVSL Washington Mids MHC of WI(30.4)	13.16	13.16	1.45	1.45	10.73	5.33	1.45	0.20	292.73	0.38	MA	239.88	31.56	239.88	MA	
WAWW Wayata Mids MHC of WI(30.4)	8.48	7.88	0.53	0.53	6.53	5.18	0.53	0.23	160.32	0.64	18.55	121.21	10.37	121.21	18.03	
WAYW Wayne Savings Bancorp of OH	13.20	6.33	0.60	0.59	4.43	4.78	0.59	0.39	147.14	1.16	20.52	95.08	12.62	95.08	21.37	
WVBC Willow Financial Bcp Inc of PA	13.20	6.33	0.60	0.59	4.43	4.78	0.59	0.39	147.14	1.16	MA	121.21	10.37	121.21	18.03	

EXHIBIT IV-2
Historical Stock Price Indices

Exhibit IV-2
Historical Stock Price Indices(1)

<u>Year/Qtr. Ended</u>	<u>DJIA</u>	<u>S&P 500</u>	<u>NASDAQ Composite</u>	<u>SNL Thrift Index</u>	<u>SNL Bank Index</u>
1999: Quarter 1	9786.2	1286.4	2461.4	707.6	448.4
Quarter 2	10970.8	1372.7	2686.1	695.6	479.3
Quarter 3	10337.0	1282.7	2746.2	609.1	409.9
Quarter 4	11497.1	1469.3	4069.3	562.4	416.7
2000: Quarter 1	10921.9	1498.6	4572.8	545.6	421.2
Quarter 2	10447.9	1454.6	3966.1	567.8	387.4
Quarter 3	10650.9	1436.5	3672.8	718.3	464.6
Quarter 4	10786.9	1320.3	2470.5	874.3	479.4
2001: Quarter 1	9878.8	1160.3	1840.3	885.2	459.2
Quarter 2	10502.4	1224.4	2160.5	964.5	493.7
Quarter 3	8847.6	1040.9	1498.8	953.9	436.6
Quarter 4	10021.5	1148.1	1950.4	918.2	473.7
2002: Quarter 1	10403.9	1147.4	1845.4	1006.7	498.3
Quarter 2	9243.3	989.8	1463.2	1121.4	468.9
Quarter 3	7591.9	815.3	1172.1	984.3	396.8
Quarter 4	8341.6	879.8	1335.5	1073.2	419.1
2003: Quarter 1	7992.1	848.2	1341.2	1096.2	401.0
Quarter 2	8985.4	974.5	1622.8	1266.6	476.1
Quarter 3	9275.1	996.0	1786.9	1330.9	490.9
Quarter 4	10453.9	1112.0	2003.4	1482.3	548.6
2004: Quarter 1	10357.7	1126.2	1994.2	1585.3	562.2
Quarter 2	10435.5	1140.8	2047.8	1437.8	546.6
Quarter 3	10080.3	1114.6	1896.8	1495.1	556.0
Quarter 4	10783.0	1211.9	2175.4	1605.6	595.1
2005: Quarter 1	10503.8	1180.6	1999.2	1516.6	551.0
Quarter 2	10275.0	1191.3	2057.0	1577.1	563.3
Quarter 3	10568.7	1228.8	2151.7	1527.2	546.3
Quarter 4	10717.5	1248.3	2205.3	1616.4	582.8
2006: Quarter 1	11109.3	1294.8	2339.8	1661.1	595.5
Quarter 2	11150.2	1270.2	2172.1	1717.9	601.1
Quarter 3	11679.1	1335.9	2258.4	1727.1	634.0
Quarter 4	12463.2	1418.3	2415.3	1829.3	658.6
2007: Quarter 1	12354.4	1420.9	2421.6	1703.6	634.4
Quarter 2	13408.8	1503.4	2603.2	1645.9	622.6
As of Sept. 14, 2007	13442.5	1484.3	2602.2	1522.7	594.3

(1) End of period data.

Sources: SNL Financial and The Wall Street Journal.

EXHIBIT IV-3
Historical Thrift Stock Indices

Index Values

	Index Values				Price Appreciation (%)		
	06/29/07	05/31/07	12/29/06	06/30/06	1 Month	YTD	LTM
All Pub. Traded Thrifts	1,645.9	1,732.0	1,829.3	1,717.9	-4.97	-10.03	-4.19
MHC Index	3,558.2	3,743.6	3,874.7	3,252.9	-4.95	-8.17	9.39
Stock Exchange Indexes							
AMEX Thrifts	682.8	701.9	745.2	687.2	-2.72	-8.37	-0.64
NYSE Thrifts	1,026.8	1,078.5	1,143.0	1,087.8	-4.79	-10.17	-5.61
OTC Thrifts	2,051.4	2,164.6	2,271.9	2,079.8	-5.23	-9.71	-1.37
Geographic Indexes							
Mid-Atlantic Thrifts	3,664.2	3,889.9	4,104.1	3,769.7	-5.80	-10.72	-2.80
Midwestern Thrifts	3,420.9	3,534.5	3,623.7	3,502.1	-3.21	-5.60	-2.32
New England Thrifts	1,925.8	2,118.3	2,223.0	1,829.4	-9.09	-13.37	5.27
Southeastern Thrifts	1,248.0	1,346.1	1,670.8	1,520.7	-7.29	-25.31	-17.93
Southwestern Thrifts	1,408.5	1,493.4	1,538.4	1,477.2	-5.69	-8.44	-4.65
Western Thrifts	1,574.6	1,635.3	1,717.1	1,660.3	-3.71	-8.30	-5.16
Asset Size Indexes							
Less than \$250M	1,175.5	1,190.0	1,241.5	1,354.2	-1.21	-5.31	-13.19
\$250M to \$500M	3,453.5	3,546.4	3,587.6	3,403.2	-2.62	-3.74	1.48
\$500M to \$1B	1,973.4	2,086.2	2,135.1	1,936.6	-5.41	-7.58	1.90
\$1B to \$5B	2,396.8	2,471.3	2,693.3	2,521.6	-3.01	-11.01	-4.95
Over \$5B	983.7	1,039.3	1,096.0	1,029.7	-5.34	-10.24	-4.47
Pink Indexes							
Pink Thrifts	521.9	519.3	515.9	471.4	0.51	1.16	10.71
Less than \$75M	595.0	573.5	576.9	500.0	3.75	3.13	18.99
Over \$75M	541.0	538.4	535.0	489.4	0.47	1.12	10.53
Comparative Indexes							
Dow Jones Industrials	13,408.6	13,627.6	12,463.2	11,150.2	-1.61	7.59	20.25
S&P 500	1,503.4	1,530.6	1,418.3	1,270.2	-1.78	6.00	18.36

All SNL indexes are market-value weighted; i.e., an institution's effect on an index is proportionate to that institution's market capitalization. All SNL thrift indexes, except for the SNL MHC Index, began at 100 on March 30, 1984. The SNL MHC Index began at 201.082 on Dec. 31, 1992, the level of the SNL Thrift Index on that date. On March 30, 1984, the S&P 500 closed at 159.2 and the Dow Jones Industrials stood at 1,164.9.

Mid-Atlantic: DE, DC, MD, NJ, NY, PA, PR; Midwest: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, WI;
 New England: CT, MA, ME, NH, RI, VT; Southeast: AL, AR, FL, GA, MS, NC, SC, TN, VA, WV;
 Southwest: CO, LA, NM, OK, TX, UT; West: AZ, AK, CA, HI, ID, MT, NV, OR, WA, WY

EXHIBIT IV-4
Acquisition Activity of Northwest Thrifts

**Exhibit IV-4
Pacific Northwest (ID, MT, OR, WA) Thrift Acquisitions 2005-Present**

Date Announce	Date Close Buyer	Seller	Bank/ Thrift	Seller Financial Data at Announcement										Deal Characteristics			
				Assets (\$000)	Equity/ Assets (%)	ROAA (%)	ROAE (%)	NPAs/ Assets (%)	Reserve Coverage (%)	Deal Value (\$M)	Per Share (\$)	Form	Book Value (%)	Price/ Book (%)	ITM EPS (x)	Price/ Assets (%)	Tg Bk Prem/ Core Dpts (%)
07/02/2007	Pending	Washington Federal Inc.	WA Thrift	1,058,847	6.85	1.02	15.25	0.19	493.34	189.8	27.050	Mixed	250.00	250.00	17.01	17.96	21.09
06/04/2006	11/30/2006	Sterling Financial Corp.	WA Thrift	846,003	9.35	1.03	11.16	0.14	689.66	169.6	27.159	Mixed	207.76	272.66	19.28	20.04	23.25
02/12/2006	07/05/2006	Sterling Financial Corp.	WA Thrift	435,651	10.22	2.69	26.47	0.00	NA	63.8	NA	Mixed	143.35	143.35	7.41	14.85	12.51
			Average:	779,500	8.81	1.58	17.63	0.11	591.50	141.1			200.37	222.01	14.56	17.55	18.95
			Median:	846,003	9.35	1.03	15.25	0.14	591.50	169.6			207.76	250.00	17.01	17.96	21.09

Source: SNL Financial

EXHIBIT IV-5
Home Federal Bancorp, Inc.
Director and Senior Management Summary Resumes

Home Federal Bancorp, Inc.
Director and Senior Management Summary Resumes

Daniel L. Stevens is Chairman of the Board, President and Chief Executive Officer of Home Federal Bancorp, positions he has held since 2004, and Chairman of the Board and Chief Executive Officer of Home Federal Bank. He has served as Chief Executive Officer since 1995. Mr. Stevens served as President of Home Federal Bank until September 2006, when he announced his plans for retirement in 2008 and a successor, Len E. Williams, was appointed President of Home Federal Bank. Mr. Stevens became a director in 1996 and has served as Chairman of the Board of Home Federal Bank since 1999. He has been in the financial services industry for over 35 years and has served as an executive officer or chief executive officer for four other mutual and stock thrifts during his career. He is past Vice Chairman of the Board of Directors of the Federal Home Loan Bank of Seattle. He served as the Chairman of the Audit Committee and a member of the Financial Operations Committee of the Federal Home Loan Bank of Seattle. Mr. Stevens was a director of the Federal Home Loan Bank of Seattle from 1996 until 2004. He is a director of America's Community Bankers, serves on America's Community Bankers' Federal Home Loan Bank System Committee, chairs the America's Community Bankers Credit Union Committee, and is First Vice Chair of America's Community Bankers COMPAC Board of Governors. He currently serves as Chairman of the Board of the Idaho Bankers Association, is a past Chairman of the Board of Directors and Executive Committee of the Boise Metro Chamber of Commerce, and is a director of the Midwest Conference of Community Bankers. He is the former director of the Boise State University Foundation, and past Chairman of the United Way of Treasure Valley and the Nampa Neighborhood Housing Services Board of Directors.

Fred H. Helpenstell, M.D. is a retired physician. Dr. Helpenstell earned his medical degree from the University of Illinois Medical School in 1956. He was certified by the American Board of Orthopaedic Surgery in 1966 and opened his practice in Nampa, Idaho. He served on the Idaho State Board of Medical Examiners from 1968 until 1975 and was President of the Board of Directors of Mercy Medical Center in Nampa. After volunteering his orthopedic skills in Nepal, he spent seven years as chair of the Nepal Program for Health Volunteers Overseas. Dr. Helpenstell is a director of MedNow, Inc., a medical equipment provider, Terry Reilly Health Services, the Boise Philharmonic Association and the Boise Philharmonic Foundation.

Thomas W. Malson has been the owner and Chief Executive Officer of Robertson Supply, Inc. since 1968. Robertson Supply, Inc. Located in Nampa, Idaho since 1948, is a wholesale distributor of plumbing and related products with outlets in seven Southern Idaho and Eastern Oregon cities.

N. Charles Hedemark retired as Executive Vice President and Chief Operating Officer of Intermountain Gas Company, a natural gas utility company in July 2005, after serving as an employee since 1965. Mr. Hedemark is a graduate of Albertson College of Idaho and the Executive Program at Stanford University. He is a director and past Chairman of Blue Cross of Idaho. Mr. Hedemark is also a director of the Capital City Development Corporation and is a past President of the Northwest Gas Association.

James R. Stamey is a retired banker, having been employed by U.S. Bank from 1985 until 2001, where he last served as President of U.S. Bank, Idaho and Executive Vice President and Manager of Corporate Banking of the Intermountain Region. Mr. Stamey is President of the Library Foundation. He also served as President of the Idaho Association of Commerce and Industry and served on the Board of Directors for the Boise Philharmonic, the Idaho Bankers Association and the Boise Rotary Club.

Robert A. Tinstman is a consultant for Tinstman and Associates, LLC, a construction consulting company. From May 2002 until May 2007, he was Executive Chairman of the James Construction Group, LLC, Baton Rouge, Louisiana, a construction company. Prior to that, Mr. Tinstman was the sole owner and a consultant of Tinstman & Associates, Boise, Idaho, a construction consulting company, from May 1999 until May 2002. He served as President and Chief Executive Officer of the Morrison-Knudsen Company, Boise, Idaho, an engineering, construction and mining company, from 1995 until February 1999, where he had been employed since May 1974. Mr. Tinstman is also a director of IDACORP, Inc., Boise, Idaho, and CNA Surety Corporation, a Chicago, Illinois insurance agency, both of which are public companies.

Home Federal Bancorp, Inc.
Director and Senior Management Summary Resumes(continued)

Richard J. Navarro is the Chief Financial Officer of Albertsons LLC, a retail food and drug company, and has over 29 years of experience in the industry. Mr. Navarro is a Certified Public Accountant and from 2004 until 2006, was a consultant providing financial management services to various business. Prior to that, Mr. Navarro was employed by Albertsons, Inc. and held several management positions including Senior Vice President and Controller from 1999 to 2003. He currently serves on the Board of Directors of TitleOne Corporation and the Boise State University Foundation. He is also the past Chairman of the Associated Taxpayers of Idaho. Mr. Navarro is a graduate of Boise State University and the Executive Financial Management Program at Stanford University, Graduate School of Business.

Len E. Williams joined Home Federal Bank as President in September 2006 and was appointed as a director of Home Federal Bank and Home Federal Bancorp in April, 2007. Mr. Williams has 30 years of commercial banking experience serving in many regional and national leadership roles. Prior to joining Home Federal Bank, Mr. Williams was Senior Vice President and Head of Business Banking with Fifth Third Bank. He was charged with creating and growing the business line and providing leadership over the company's business banking personnel, processes and products. From 1987 to 2005, he held several management positions with Key Bank, including President of Business Banking from 2003 to 2005 and President of the Colorado District from 1999 to 2003. His prior experience includes regional corporate and commercial banking leadership responsibility. Mr. Williams is a member of the Board of Directors of the Boise Metro Chamber of Commerce and has served as chairman of Junior Achievement and Boys and Girls Clubs. Mr. Williams holds an M.B.A. from the University of Washington and is a graduate of the Pacific Coast Banking School.

Executive Officers Who Are Not Directors

Each of the executive officers of Home Federal Bancorp will retain his or her office with new Home Federal Bancorp following the reorganization. Officers are elected annually by the board of directors of Home Federal Bancorp. The business experience for at least the past five years for each of the five executive officers of Home Federal Bancorp who do not serve as directors is set forth below.

Robert A. Schoelkoph is Senior Vice President, Treasurer, Secretary and Chief Financial Officer of Home Federal Bancorp and Home Federal Bank and is 54 years of age. Mr. Schoelkoph joined Home Federal Bank in 1980. Mr. Schoelkoph was controller of Home Federal Bank from 1980 until 1983, Vice President and Treasurer from 1983 to 1994, and has served as Senior Vice President, Chief Financial Officer and Treasurer since 1983. The title of Secretary was added in 2007. He is a past member and Chairman of the Idaho Employers Council and a member of the Board of Directors of the Nampa Shelter Foundation. Mr. Schoelkoph is a certified public accountant.

Lynn A. Sander is Executive Vice President/Consumer Banking of Home Federal Bank and is 54 years of age. Ms. Sander joined Home Federal Bank in May 2000 as Vice President/Sales Management. She was appointed to the position of Senior Vice President/Retail Banking in July 2001 and served in that position until she was appointed to her current position in April 2007. Immediately prior to joining Home Federal Bank, she was Senior Vice President, Account Manager for Fairmont/Aspen Performance Group, a sales and service consulting company, from June 1999 to May 2000. From 1987 until December 1998, Ms. Sander was employed by KeyBank of Idaho and its affiliate KeyCorp Management Company, where her last position was Vice President/Core Banking Territory Manager covering the states of Alaska, Idaho, Utah, and Colorado. She began her banking career in 1973 with Bank of Idaho. She currently serves on the Board of Directors of the Women and Children's Alliance, and is the Chair of the Board of the United Way of Treasure Valley. Ms. Sander served as Fundraising Chairman for the Idaho Anne Frank Human Rights Memorial and was chairman of the 2005 Treasure Valley United Way Campaign.

Denis J. Trom is Senior Vice President/Human Resources of Home Federal Bank and is 60 years of age. Mr. Trom joined Home Federal Bank in April 2002. Mr. Trom was previously employed by U.S. Bancorp, Minneapolis, Minnesota from 1978 until 2002. He held various human resource, training and organizational development positions with U.S. Bancorp during his 23 years of employment, most recently serving as Vice President/Senior Regional Human Resources Consulting Manager from 1999 until 2002. Mr. Trom is active in the Society for Human Resource Management, American Society for Training & Development, the Professional Association for Compensation, Benefits and Total Rewards, and church activities.

Home Federal Bancorp, Inc.
Director and Senior Management Summary Resumes(continued)

Steven D. Emerson is Executive Vice President and Chief Lending Officer of Home Federal Bank. Mr. Emerson joined Home Federal Bank as Senior Vice President and Chief Lending Officer on December 1, 2006. Mr. Emerson has over 15 years of experience in commercial banking and previously served as Vice President and Senior Commercial Lender for Farmers and Merchants Bank, a local community bank, during 2006. Prior to his employment with Farmers and Merchants Bank, Mr. Emerson served in several positions with Key Bank from 2000 to 2006, including President of the Cincinnati, Ohio market. Mr. Emerson holds an M.B.A. from Northwest Nazarene University.

Cindy L. Bateman is Senior Vice President and Commercial Banking Team Lead of Home Federal Bank. Ms. Bateman joined Home Federal Bank in March 2007. Ms Bateman was previously employed by Key Bank from 2002 until 2007 having served as Senior Vice President and District Business Leader. Having started her career with First Security Bank of Idaho in 1983 in the Management Training program, she has held various positions in Credit Administration and Commercial and Business Banking. Ms. Bateman holds a B.B.A. in Finance from Idaho State University and an M.B.A. from the University of Washington. She currently serves on the Boards of Directors of Financial Women International and as Treasurer for the Idaho Shakespeare Festival.

Sean P. Watt is Senior Vice President and Branch Administration for Home Federal Bank. Mr. Watt joined Home Federal Bank in May 2000. Mr. Watt served as the Consumer Loan Manager from May 2000 until he was appointed to his current position in Branch Administration in August 2001. Mr. Watt was previously employed by Key Bank as a Senior Consumer Loan Officer. Mr. Watt serves on the Board of Directors for the Boys and Girls Club of Nampa and Junior Achievement of Idaho. Mr. Watt graduated with honors from Pacific Coast Banking School in 2005.

Source: Home Federal Bancorp's prospectus.

EXHIBIT IV-6
Home Federal Bancorp, Inc.
Pro Forma Regulatory Capital Ratios

EXHIBIT IV-6
Home Federal Bancorp, Inc.
Pro Forma Regulatory Capital Ratios

		Pro Forma at June 30, 2007			
		10,200,000 Shares Sold at \$10.00 per Share (Minimum of Range)	12,000,000 Shares Sold at \$10.00 per Share (Midpoint of Range)	13,800,000 Shares Sold at \$10.00 per Share (Maximum of Range)	15,870,000 Shares Sold at \$10.00 per Share (Maximum of Range, as Adjusted)
At June 30, 2007	Percent of Assets (1)	Amount	Amount	Amount	Amount
Amount	Assets	Assets	Assets	Assets	Assets
		(Dollars in Thousands)			
Equity capital under generally accepted accounting principles ("GAAP")	12.61%	\$89,306	\$129,911	\$137,185	\$152,826
Tangible capital Requirement	12.97%	\$92,234	\$132,839	\$140,113	\$155,754
Excess	1.50	10,669	11,401	11,662	11,813
Core capital Requirement	11.47%	\$81,565	\$121,438	\$128,581	\$143,941
Excess	17.16%	\$92,234	\$132,839	\$140,113	\$155,754
Requirement	4.00	28,452	30,402	30,751	31,500
Excess	8.97%	\$63,782	\$102,437	\$109,362	\$124,254
Total risk based capital	20.58%	\$95,063	\$135,668	\$142,942	\$158,583
Risk based requirement	8.00	36,954	37,734	37,873	38,173
Excess	12.58%	\$58,109	\$97,934	\$105,069	\$120,410
Reconciliation of capital infused into Home Federal Bank:					
Net proceeds infused		\$ 48,765	\$ 57,479	\$ 66,194	\$ 76,216
Less:					
Common stock acquired by employee stock ownership plan		(8,160)	(9,600)	(11,040)	(12,696)
Pro forma increase in GAAP and regulatory capital		\$ 40,605	\$ 47,879	\$ 55,154	\$ 63,520

(1) Adjusted total or adjusted risk-weighted assets, as appropriate.

Source: Home Federal Bancorp's prospectus.

EXHIBIT IV-7
Home Federal Bancorp, Inc.
Pro Forma Analysis Sheet

EXHIBIT IV-7
PRO FORMA ANALYSIS SHEET
Home Federal Bancorp, Inc.
Prices as of September 14, 2007

Valuation Midpoint Pricing Multiples	Symbol	Subject	Peer Group		All Public	
		at Midpoint	Mean	Median	Mean	Median
Price-earnings multiple =	P/E	27.66 x	18.90x	14.80x	20.07x	17.81x
Price-core earnings multiple =	P/CE	31.38 x	21.19x	18.85x	20.80x	19.35x
Price-book ratio =	P/B	98.34%	129.19%	128.49%	130.63%	120.56%
Price-tangible book ratio =	P/TB	96.34%	145.75%	133.67%	147.46%	136.55%
Price-assets ratio =	P/A	24.54%	13.79%	11.74%	16.53%	13.65%

Valuation Parameters

Pre-Conversion Earnings (Y)(2)	\$5,735,000	(12 Mths 6/07)	ESOP Stock (% of Offering) (E)	8.00%
Pre-Conversion Core Earnings (YC)	\$4,863,000	(12 Mths 6/07)	Cost of ESOP Borrowings (S)	0.00%
Pre-Conversion Book Value (B)(3)	\$110,048,000		ESOP Amortization (T)	15.00 Years
Pre-Conv. Tang. Book Value (B)(3)	\$110,048,000		Stock Program (% of Offering) (M)	3.47%
Pre-Conversion Assets (A)	\$728,315,000		Stock Programs Vesting (N)	5.00 Years
Reinvestment Rate (R)	4.91%		Fixed Expenses	\$1,500,000
Tax rate (TAX)	39.00%		Variable Expenses	1.00%
After Tax Reinvest. Rate (R)	3.00%		Percentage Sold (PCT)	58.9489%
Est. Conversion Expenses (1)(X)	4.20%		MHC Assets	\$50,000
Insider Purchases	\$1,000,000		Options as % of Offering (O1)	8.66%
Price/Share	\$10.00		Estimated Option Value (O2)	27.10%
Foundation Cash Contribution (FC)	0.00%		Option Vesting Period (O3)	5.00 Years
Foundation Stock Contribution (FS)	0.00% Shares		% of Options taxable (O4)	25.00%
Foundation Tax Benefit (FT)	\$0			

Calculation of Pro Forma Value After Conversion

1. V=	$\frac{P/E * (Y)}{1 - P/E * PCT * ((1-X-E-M-FS)*R - (1-TAX)*(E/T) - (1-TAX)*(M/N)-(1-TAX*O4)*(O1*O2/O3))}$	V=	\$203,566,000
2. V=	$\frac{P/Core E * (YC)}{1 - P/Core E * PCT * ((1-X-E-M-FS)*R - (1-TAX)*(E/T) - (1-TAX)*(M/N)-(1-TAX*O4)*(O1*O2/O3))}$	V=	\$203,566,000
3. V=	$\frac{P/B * (B+FT)}{1 - P/B * PCT * (1-X-E-M-FC-FS)}$	V=	\$203,566,000
4. V=	$\frac{P/TB * (B+FT)}{1 - P/TB * PCT * (1-X-E-M-FC-FS)}$	V=	\$203,566,000
5. V=	$\frac{P/A * (A+FT)}{1 - P/A * PCT * (1-X-E-M-FC-FS)}$	V=	\$203,566,000

Shares

	2nd Step	2nd Step Exchange	Full Conversion	Plus: Foundation	Total Market Capitalization	Exchange Ratio
Conclusion	Offering Shares	Shares	Shares	Shares	Shares	
Supermaximum	15,870,000	11,051,604	26,921,604	0	26,921,604	1.7674
Maximum	13,800,000	9,610,090	23,410,090	0	23,410,090	1.5369
Midpoint	12,000,000	8,358,600	20,358,600	0	20,358,600	1.3384
Minimum	10,200,000	7,103,110	17,303,110	0	17,303,110	1.1380

Market Value

	2nd Step	2nd Step Exchange	Full Conversion	Plus: Foundation	Total Market Capitalization
Conclusion	Offering Value	Shares Value	\$ Value	Value	\$ Value
Supermaximum	\$158,700,000	\$110,516,040	\$269,216,040	\$0	\$269,216,040
Maximum	\$138,000,000	\$96,100,900	\$234,100,900	0	\$234,100,900
Midpoint	\$120,000,000	\$83,566,000	\$203,566,000	0	\$203,566,000
Minimum	\$102,000,000	\$71,031,100	\$173,031,100	0	\$173,031,100

- (1) Estimated offering expenses at midpoint of the offering.
(2) Includes reinvestment of \$50,000 of MHC assets at an after-tax reinvestment rate of 3.00%.
(3) Includes \$50,000 of MHC assets.

EXHIBIT IV-8
Home Federal Bancorp, Inc.
Pro Forma Effect of Conversion Proceeds

Exhibit IV-8
PRO FORMA EFFECT OF CONVERSION PROCEEDS
Home Federal Bancorp, Inc.
At the Minimum of the Range

1. Fully Converted Value and Exchange Ratio	
Fully Converted Value	\$173,031,100
Exchange Ratio	1.1360
2nd Step Offering Proceeds	\$102,000,000
Less: Estimated Offering Expenses	<u>4,471,400</u>
2nd Step Net Conversion Proceeds (Including Foundation)	\$97,528,600

2. Estimated Additional Income from Conversion Proceeds

Net Conversion Proceeds	\$97,528,600
Less: Cash Contribution to Foundation	(0)
Less: Stock Contribution to Foundation	0
Less: ESOP Stock Purchases (1)	(8,160,000)
Less: MRP Stock Purchases (2)	(3,535,100)
Net Proceeds to be Reinvested	\$85,833,500
Estimated after-tax net incremental rate of return	<u>3.00%</u>
Earnings Increase	\$2,570,799
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings(3)	(331,840)
Less: Stock Programs Vesting (3)	(431,282)
Less: Option Plan Vesting (4)	<u>(432,303)</u>
Net Earnings Increase	\$1,375,374

3. Pro Forma Earnings	<u>Before Conversion</u>	<u>Net Earnings Increase</u>	<u>After Conversion</u>
12 Months ended June 30, 2007 (reported)	\$5,735,000	\$1,375,374	\$7,110,374
12 Months ended June 30, 2007 (core)	\$4,863,000	\$1,375,374	\$6,238,374

4. Pro Forma Net Worth	<u>Before Conversion</u>	<u>Net Addition to Equity</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
June 30, 2007	\$110,048,000	\$85,833,500	\$0	\$195,881,500
June 30, 2007 (Tangible)	\$110,048,000	\$85,833,500	\$0	\$195,881,500

5. Pro Forma Assets	<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
June 30, 2007	\$728,315,000	\$85,833,500	\$0	\$814,148,500

(1) Includes ESOP purchases of 8.0% of the second step offering.

(2) Includes RRP purchases of 3.47% of the second step offering.

(3) ESOP amortized over 15 years, MRP amortized over 5 years, tax effected at: 39.00%

(4) Option valuation based on Black-Scholes model, 5 year vesting, and assuming 25% taxable.

Exhibit IV-8
PRO FORMA EFFECT OF CONVERSION PROCEEDS
Home Federal Bancorp, Inc.
At the Midpoint of the Range

1. Fully Converted Value and Exchange Ratio	
Fully Converted Value	\$203,566,000
Exchange Ratio	1.3364
2nd Step Offering Proceeds	\$120,000,000
Less: Estimated Offering Expenses	<u>5,042,000</u>
2nd Step Net Conversion Proceeds (Including Foundation)	\$114,958,000

2. Estimated Additional Income from Conversion Proceeds	
Net Conversion Proceeds	\$114,958,000
Less: Cash Contribution to Foundation	(0)
Less: Stock Contribution to Foundation	0
Less: ESOP Stock Purchases (1)	(9,600,000)
Less: MRP Stock Purchases (2)	(4,158,940)
Net Proceeds to be Reinvested	\$101,199,060
Estimated after-tax net incremental rate of return	<u>3.00%</u>
Earnings Increase	\$3,031,013
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings(3)	(390,400)
Less: Stock Programs Vesting (3)	(507,391)
Less: Option Plan Vesting (4)	<u>(508,592)</u>
Net Earnings Increase	\$1,624,630

3. Pro Forma Earnings	<u>Before Conversion</u>	<u>Net Earnings Increase</u>	<u>After Conversion</u>
12 Months ended June 30, 2007 (reported)	\$5,735,000	\$1,624,630	\$7,359,630
12 Months ended June 30, 2007 (core)	\$4,863,000	\$1,624,630	\$6,487,630

4. Pro Forma Net Worth	<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
June 30, 2007	\$110,048,000	\$101,199,060	\$0	\$211,247,060
June 30, 2007 (Tangible)	\$110,048,000	\$101,199,060	\$0	\$211,247,060

5. Pro Forma Assets	<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
June 30, 2007	\$728,315,000	\$101,199,060	\$0	\$829,514,060

(1) Includes ESOP purchases of 8.0% of the second step offering.

(2) Includes RRP purchases of 3.47% of the second step offering.

(3) ESOP amortized over 15 years, MRP amortized over 5 years, tax effected at: 39.00%

(4) Option valuation based on Black-Scholes model, 5 year vesting, and assuming 25% taxable.

Exhibit IV-8
PRO FORMA EFFECT OF CONVERSION PROCEEDS
Home Federal Bancorp, Inc.
At the Maximum of the Range

1. Fully Converted Value and Exchange Ratio	
Fully Converted Value	\$234,100,900
Exchange Ratio	1.5369
2nd Step Offering Proceeds	\$138,000,000
Less: Estimated Offering Expenses	<u>5,612,600</u>
2nd Step Net Conversion Proceeds (Including Foundation)	\$132,387,400

2. Estimated Additional Income from Conversion Proceeds

Net Conversion Proceeds	\$132,387,400
Less: Cash Contribution to Foundation	(0)
Less: Stock Contribution to Foundation	0
Less: ESOP Stock Purchases (1)	(11,040,000)
Less: MRP Stock Purchases (2)	(4,782,780)
Net Proceeds to be Reinvested	\$116,564,620
Estimated after-tax net incremental rate of return	<u>3.00%</u>
Earnings Increase	\$3,491,227
Less: Estimated cost of ESOP borrowings	0
Less: Amortization of ESOP borrowings(3)	(448,960)
Less: Stock Programs Vesting (3)	(583,499)
Less: Option Plan Vesting (4)	<u>(584,881)</u>
Net Earnings Increase	\$1,873,887

3. Pro Forma Earnings	<u>Before Conversion</u>	<u>Net Earnings Increase</u>	<u>After Conversion</u>
12 Months ended June 30, 2007 (reported)	\$5,735,000	\$1,873,887	\$7,608,887
12 Months ended June 30, 2007 (core)	\$4,863,000	\$1,873,887	\$6,736,887

4. Pro Forma Net Worth	<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
June 30, 2007	\$110,048,000	\$116,564,620	\$0	\$226,612,620
June 30, 2007 (Tangible)	\$110,048,000	\$116,564,620	\$0	\$226,612,620

5. Pro Forma Assets	<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
June 30, 2007	\$728,315,000	\$116,564,620	\$0	\$844,879,620

(1) Includes ESOP purchases of 8.0% of the second step offering.

(2) Includes RRP purchases of 3.47% of the second step offering.

(3) ESOP amortized over 15 years, MRP amortized over 5 years, tax effected at: 39.00%

(4) Option valuation based on Black-Scholes model, 5 year vesting, and assuming 25% taxable.

Exhibit IV-8
PRO FORMA EFFECT OF CONVERSION PROCEEDS
Home Federal Bancorp, Inc.
At the Supermaximum Value

1.	Fully Converted Value and Exchange Ratio		
	Fully Converted Value		\$269,216,040
	Exchange Ratio		1.7674
	2nd Step Offering Proceeds		\$158,700,000
	Less: Estimated Offering Expenses		<u>6,268,790</u>
	2nd Step Net Conversion Proceeds (Including Foundation)		\$152,431,210

2. Estimated Additional Income from Conversion Proceeds

Net Conversion Proceeds			\$152,431,210
Less: Cash Contribution to Foundation			(0)
Less: Stock Contribution to Foundation			0
Less: ESOP Stock Purchases (1)			(12,696,000)
Less: MRP Stock Purchases (2)			(5,500,200)
Net Proceeds to be Reinvested			\$134,235,010
Estimated after-tax net incremental rate of return			<u>3.00%</u>
Earnings Increase			\$4,020,473
Less: Estimated cost of ESOP borrowings			0
Less: Amortization of ESOP borrowings(3)			(516,304)
Less: Stock Programs Vesting (3)			(671,024)
Less: Option Plan Vesting (4)			<u>(672,613)</u>
Net Earnings Increase			\$2,160,532

		<u>Before Conversion</u>	<u>Net Earnings Increase</u>	<u>After Conversion</u>
3.	Pro Forma Earnings			
	12 Months ended June 30, 2007 (reported)	\$5,735,000	\$2,160,532	\$7,895,532
	12 Months ended June 30, 2007 (core)	\$4,863,000	\$2,160,532	\$7,023,532

		<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
4.	Pro Forma Net Worth				
	June 30, 2007	\$110,048,000	\$134,235,010	\$0	\$244,283,010
	June 30, 2007 (Tangible)	\$110,048,000	\$134,235,010	\$0	\$244,283,010

		<u>Before Conversion</u>	<u>Net Cash Proceeds</u>	<u>Tax Benefit of Foundation</u>	<u>After Conversion</u>
5.	Pro Forma Assets				
	June 30, 2007	\$728,315,000	\$134,235,010	\$0	\$862,550,010

(1) Includes ESOP purchases of 8.0% of the second step offering.

(2) Includes RRP purchases of 3.47% of the second step offering.

(3) ESOP amortized over 15 years, MRP amortized over 5 years, tax effected at: 39.00%

(4) Option valuation based on Black-Scholes model, 5 year vesting, and assuming 25% taxable.

EXHIBIT IV-9
Peer Group Core Earnings Analysis

RP FINANCIAL, LC
 Financial Services Industry Consultants
 1700 North Moore Street, Suite 2210
 Arlington, Virginia 22209
 (703) 528-1700

Core Earnings Analysis
 Comparable Institution Analysis
 For the Twelve Months Ended June 30, 2007

	Met Income to Common (\$000)	Less: Net Gains (Loss) (\$000)	Tax Effect @ 34% (\$000)	Less: Ntd Items (\$000)	Estimated Core Income to Common (\$000)	Shares (\$000)	Estimated Core EPR (\$)
ARMY American Bancorp of NJ	948	-34	12	0	926	12,469	0.07
CITY CYS Bancorp, Inc of Munster IN	6,004	-887	302	0	5,419	10,846	0.50
FPSI First Federal Bankshares of IA	3,070	-633	215	-514	2,138	3,390	0.63
HSBC Bank Financial, Inc. of NY	8,462	-1,691	575	0	7,346	4,276	1.72
MSPR MutualFirst Fin. Inc. of IN	6,021	109	-37	0	6,093	4,329	0.35
FFFD North Central Bankshares of IA	4,383	0	0	0	4,383	1,363	3.21
PLWA Peabank Fin Cp of St. Louis MO	9,292	-3,318	1,128	0	7,102	9,881	0.71
RPTG Rainier Pacific Fin Grp of WA(1)	2,960	-281	96	0	2,775	6,267	0.42
RWB Riverview Bancorp, Inc. of WA	11,814	-387	132	0	11,559	11,267	1.00
TBNA Timberland Bancorp, Inc. of WA	9,152	-431	147	0	7,868	7,025	1.12

(1) Financial information is for the quarter ending December 31, 2006.

Source: Audited and unaudited financial statements, corporate reports and offering circulars, and RP Financial, LC calculations. The information provided in this table has been obtained from sources we believe are reliable, but we cannot guarantee the accuracy or completeness of such information.

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EXHIBIT V-1
RP Financial, LC.
Firm Qualifications Statement

FIRM QUALIFICATION STATEMENT

RP[®] Financial provides financial and management consulting, merger advisory and valuation services to the financial services industry nationwide. RP[®] Financial establishes long-term client relationships through its wide array of services, emphasis on quality and timeliness, hands-on involvement by our principals and senior staff, careful structuring of strategic plans and transactions and providing sophisticated valuation analyses consistent with accepted valuation practices. RP[®] Financial's staff draws from backgrounds in consulting, valuation, regulatory agencies and investment banking. Our clients include commercial banks, thrifts, credit unions, mortgage companies and other financial service companies.

STRATEGIC & CAPITAL PLANNING

RP[®] Financial's strategic and capital planning services are designed to provide effective workable plans with quantifiable results. RP[®] Financial analyzes strategic options to enhance shareholder value, achieve regulatory approval or other established objectives. Our planning services involve conducting situation analyses; establishing mission statements, strategic goals and objectives; and identifying strategies to enhance franchise and/or market value, capital management, earnings improvement, operational matters and organizational issues. Strategy development typically focuses on: capital formation and management, asset/liability targets, profitability, return on equity and market value of stock. Our proprietary financial simulation models provide the basis for evaluating the financial impact of alternative strategies and assessing their feasibility/compatibility with regulations and/or other guidelines.

MERGER & ACQUISITION SERVICES

RP[®] Financial's merger and acquisition (M&A) services include targeting potential buyers and sellers, assessing acquisition merit, conducting detailed due diligence, negotiating and structuring merger transactions, preparing merger business plans and financial simulations, rendering fairness opinions, preparing mark-to-market analyses and assisting in implementing post-acquisition strategies. Through our financial simulations, comprehensive in-house data bases, valuation expertise and regulatory knowledge, RP[®] Financial's M&A consulting focuses on enhancing shareholder returns.

VALUATION SERVICES

RP[®] Financial's extensive valuation practice includes valuations for a variety of purposes including mergers and acquisitions, thrift mutual-to-stock conversions, insurance company demutualizations, ESOPs, subsidiary companies, mark-to-market transactions and various other corporation valuation requirements. Our principals and staff are highly experienced in performing valuation appraisals which conform with regulatory guidelines and appraisal industry standards. RP[®] Financial is the nation's leading valuation firm for mutual-to-stock conversions of thrift institutions.

OTHER CONSULTING SERVICES & DATA BASES

RP[®] Financial offers other services including branching and diversification strategies, feasibility studies and special research studies. RP[®] Financial assists banks and thrifts prepare CRA plans and related applications. RP[®] Financial's consulting services are aided by in-house data bases and proprietary valuation and financial simulation models.

RP[®] Financial's Key Personnel (Years of Relevant Experience) & Contact Information

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