

JUNE 30, 2008

STATEMENT OF CONDITION



BUILD. GROW. PROSPER.

CHARTER
BANK • MORTGAGE • INSURANCE

ASSETS

| | |
|--|----------------------|
| Cash and cash equivalents | 22,024,756 |
| Mortgage-backed securities | 250,980,505 |
| Other investment securities | 31,806,580 |
| Loans receivable, net | 1,024,419,256 |
| Accrued interest receivable, net | 6,232,247 |
| Stock in Federal Home Loan Bank, at cost | 28,415,800 |
| Property and equipment, net | 12,512,441 |
| Mortgage servicing rights, net | 39,264,891 |
| Other real estate owned | 3,075,412 |
| Other assets | 5,179,333 |
| TOTAL ASSETS | 1,423,911,221 |

LIABILITIES AND STOCKHOLDER'S EQUITY

| | |
|---|----------------------|
| Liabilities: | |
| Deposits | 721,191,925 |
| Other borrowed money | 599,676,564 |
| Advance payments by borrowers for taxes and insurance | 2,378,715 |
| Accrued interest payable | 3,968,267 |
| Accrued accounts payable and other accrued liabilities | 9,269,766 |
| TOTAL LIABILITIES | 1,336,485,237 |

| | |
|--|-------------------|
| Stockholder's equity, substantially restricted: | |
| Common stock | 127,000 |
| Contributed capital | 472,154 |
| Additional paid-in capital | 1,030,000 |
| Net unrealized gain/(loss) on securities available for sale | (56,221) |
| Retained earnings | 85,853,051 |
| TOTAL STOCKHOLDER'S EQUITY | 87,425,984 |

| | |
|---|----------------------|
| TOTAL LIABILITIES & STOCKHOLDER'S EQUITY | 1,423,911,221 |
|---|----------------------|

MEMORANDUM

| | Core | Risk-based |
|---------------------------|--------|------------|
| Regulatory capital | 87,482 | 93,210 |
| Minimum capital required | 56,961 | 70,179 |
| Regulatory capital excess | 30,521 | 23,031 |

DIRECTORS

Robert Wertheim, Chairman
John W. Brown
Ronald D. Brown
Wayne Davenport
Paul F. Goblet

Joyce A. Godwin
Martin I. Mondlick
Shirley Scott
Bruce Seligman
R. Glenn Wertheim

ADVISORY DIRECTORS

Helen J. Wertheim

Russell Cummins

OFFICERS

Robert Wertheim, Chairman
R. Glenn Wertheim, President,
Chief Executive Officer
Shirley Scott, Executive Vice President,
Chief Operating Officer
Russell Cummins, Executive Vice President,
Chief Financial Officer, Chief Information Officer
Bill Synnamon, Santa Fe Bank President
Lyle Greenberg, Executive Vice President,
Residential Mortgage Lending
David Weber, Executive Vice President,
Chief Commercial Lending Officer
David R. Jansen, Senior Vice President,
Financial Risk Manager
Scott Browning, Senior Vice President,
Construction Lending Manager
Kitty Norris, Senior Vice President,
Retail Lending Manager
Susan Millspaugh, Senior Vice President,
Marketing and Communications,
Residential Mortgage Sales Manager
Lee Patchell, Senior Vice President,
Human Resources
Michael Hartman, Senior Vice President,
Santa Fe Commercial Lending Officer
J. Wayne Miller, Senior Vice President,
Santa Fe Construction Lending Officer
Bradley Adams, Senior Vice President,
Asset/Liability Manager
Bruno Ienni, CPA (ret.), Vice President,
Controller
Mary Ann McKee, Vice President,
Retail Banking Manager
Michael Aragon, Assistant Vice President,
Branch Manager
Joe E. Durr, Assistant Vice President,
Branch Manager
Joan Frisch, Assistant Vice President,
Branch Manager
Jeff Spindle, Assistant Vice President,
Branch Manager

