

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:38 PM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2008

Frozen Aggregated Data
(\$Thousands)

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Description	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Number of Regulated Institutions	4	4	4	4	4

Schedule NS --- Optional Narrative Statement		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 141,374	\$ 124,784	\$ 111,728	\$ 126,889	\$ 147,087
Cash and Non-Interest-Earning Deposits	SC110	\$ 28,966	\$ 33,916	\$ 27,312	\$ 33,643	\$ 28,758
Interest-Earning Deposits in FHLBs	SC112	\$ 24,125	\$ 4,051	\$ 3,797	\$ 9,622	\$ 17,534
Other Interest-Earning Deposits	SC118	\$ 9,457	\$ 8,017	\$ 3,197	\$ 3,169	\$ 3,169
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 13,000	\$ 7,470	\$ 3,030	\$ 12,420	\$ 28,940
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 22,258	\$ 30,964	\$ 37,800	\$ 34,289	\$ 33,514
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 30	\$ 35	\$ 44	\$ 48	\$ 41
State and Municipal Obligations	SC180	\$ 31,422	\$ 29,090	\$ 25,402	\$ 22,067	\$ 18,214
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 11,335	\$ 10,429	\$ 10,179	\$ 10,911	\$ 16,112
Accrued Interest Receivable	SC191	\$ 781	\$ 812	\$ 967	\$ 720	\$ 805
Mortgage-Backed Securities - Gross	SUB0072	\$ 226,229	\$ 162,021	\$ 148,090	\$ 136,848	\$ 122,777
Mortgage-Backed Securities - Total	SC22	\$ 226,229	\$ 162,021	\$ 148,090	\$ 136,848	\$ 122,777
Pass-Through - Total	SUB0073	\$ 170,604	\$ 111,373	\$ 98,141	\$ 85,382	\$ 80,503
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 170,563	\$ 111,332	\$ 98,094	\$ 85,335	\$ 80,455
Other Pass-Through	SC215	\$ 41	\$ 41	\$ 47	\$ 47	\$ 48
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 54,547	\$ 49,911	\$ 49,284	\$ 50,886	\$ 41,743
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 42,350	\$ 37,216	\$ 36,194	\$ 37,496	\$ 27,723
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 10,231	\$ 12,695	\$ 13,090	\$ 13,390	\$ 14,020
Other	SC222	\$ 1,966	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 1,078	\$ 737	\$ 665	\$ 580	\$ 531

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 793,214	\$ 807,398	\$ 816,790	\$ 804,459	\$ 797,597
Mortgage Loans - Total	SC26	\$ 788,215	\$ 803,057	\$ 812,806	\$ 800,643	\$ 794,026
Construction Loans - Total	SUB0100	\$ 43,065	\$ 49,144	\$ 51,865	\$ 50,574	\$ 59,234
Residential - Total	SUB0110	\$ 25,878	\$ 29,585	\$ 38,738	\$ 37,334	\$ 35,386
1-4 Dwelling Units	SC230	\$ 24,237	\$ 27,962	\$ 29,825	\$ 27,445	\$ 24,338
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,641	\$ 1,623	\$ 8,913	\$ 9,889	\$ 11,048
Nonresidential Property	SC240	\$ 17,187	\$ 19,559	\$ 13,127	\$ 13,240	\$ 23,848
Permanent Loans - Total	SUB0121	\$ 745,059	\$ 752,468	\$ 758,670	\$ 748,450	\$ 733,108
Residential - Total	SUB0131	\$ 310,137	\$ 315,789	\$ 324,909	\$ 321,534	\$ 318,665
1-4 Dwelling Units - Total	SUB0141	\$ 228,216	\$ 232,730	\$ 249,012	\$ 244,977	\$ 239,360
Revolving Open-End Loans	SC251	\$ 38,713	\$ 40,022	\$ 41,297	\$ 42,161	\$ 43,073
All Other - First Liens	SC254	\$ 155,843	\$ 158,057	\$ 173,145	\$ 169,457	\$ 164,148
All Other - Junior Liens	SC255	\$ 33,660	\$ 34,651	\$ 34,570	\$ 33,359	\$ 32,139
Multifamily (5 or more) Dwelling Units	SC256	\$ 81,921	\$ 83,059	\$ 75,897	\$ 76,557	\$ 79,305
Nonresidential Property (Except Land)	SC260	\$ 367,064	\$ 364,762	\$ 368,196	\$ 359,082	\$ 342,079
Land	SC265	\$ 67,858	\$ 71,917	\$ 65,565	\$ 67,834	\$ 72,364
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 13,488	\$- 8,923	\$ 11,511	\$ 6,682	\$- 5,373
Accrued Interest Receivable	SC272	\$ 4,958	\$ 5,639	\$ 6,120	\$ 5,267	\$ 5,097
Advances for Taxes and Insurance	SC275	\$ 132	\$ 147	\$ 135	\$ 168	\$ 158
Allowance for Loan and Lease Losses	SC283	\$ 4,999	\$ 4,341	\$ 3,984	\$ 3,816	\$ 3,571
Nonmortgage Loans - Gross	SUB0162	\$ 368,187	\$ 367,535	\$ 378,621	\$ 384,960	\$ 383,004
Nonmortgage Loans - Total	SC31	\$ 353,761	\$ 353,204	\$ 365,550	\$ 372,637	\$ 370,345
Commercial Loans - Total	SC32	\$ 244,878	\$ 231,041	\$ 230,767	\$ 232,711	\$ 227,204
Secured	SC300	\$ 212,652	\$ 198,821	\$ 198,797	\$ 199,800	\$ 192,840
Unsecured	SC303	\$ 6,167	\$ 5,790	\$ 5,172	\$ 5,048	\$ 5,430
Lease Receivables	SC306	\$ 26,059	\$ 26,430	\$ 26,798	\$ 27,863	\$ 28,934
Consumer Loans - Total	SC35	\$ 118,636	\$ 130,706	\$ 141,562	\$ 146,987	\$ 150,945
Loans on Deposits	SC310	\$ 3,233	\$ 3,546	\$ 3,894	\$ 2,901	\$ 2,374
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,092	\$ 1,121	\$ 1,094	\$ 1,109	\$ 863
Education Loans	SC320	\$ 3,282	\$ 2,119	\$ 2,130	\$ 866	\$ 3,200
Auto Loans	SC323	\$ 71,270	\$ 81,649	\$ 93,145	\$ 102,229	\$ 107,094
Mobile Home Loans	SC326	\$ 728	\$ 784	\$ 638	\$ 799	\$ 716
Credit Cards	SC328	\$ 25,951	\$ 27,259	\$ 25,153	\$ 23,933	\$ 22,611

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Other, Including Lease Receivables	SC330	\$ 13,080	\$ 14,228	\$ 15,508	\$ 15,150	\$ 14,087
Accrued Interest Receivable	SC348	\$ 4,673	\$ 5,788	\$ 6,292	\$ 5,262	\$ 4,855
Allowance for Loan and Lease Losses	SC357	\$ 14,426	\$ 14,331	\$ 13,071	\$ 12,323	\$ 12,659
Repossessed Assets - Gross	SUB0201	\$ 775	\$ 2,389	\$ 323	\$ 678	\$ 740
Repossessed Assets - Total	SC40	\$ 775	\$ 2,389	\$ 323	\$ 678	\$ 725
Real Estate - Total	SUB0210	\$ 567	\$ 2,187	\$ 196	\$ 328	\$ 334
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 234	\$ 256	\$ 173	\$ 305	\$ 164
1-4 Dwelling Units	SC415	\$ 234	\$ 256	\$ 173	\$ 305	\$ 164
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 333	\$ 1,908	\$ 0	\$ 0	\$ 147
Land	SC428	\$ 0	\$ 23	\$ 23	\$ 23	\$ 23
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 208	\$ 202	\$ 127	\$ 350	\$ 406
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15
Real Estate Held for Investment	SC45	\$ 73	\$ 0	\$ 0	\$ 0	\$ 1,210
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 12,682	\$ 10,569	\$ 9,059	\$ 7,356	\$ 8,652
Federal Home Loan Bank Stock	SC510	\$ 12,253	\$ 10,154	\$ 8,640	\$ 6,987	\$ 8,278
Other	SC540	\$ 429	\$ 415	\$ 419	\$ 369	\$ 374
Office Premises and Equipment	SC55	\$ 26,821	\$ 28,441	\$ 28,641	\$ 28,683	\$ 28,832
Other Assets - Gross	SUB0262	\$ 42,720	\$ 44,847	\$ 41,454	\$ 43,757	\$ 41,634
Other Assets - Total	SC59	\$ 42,720	\$ 44,847	\$ 41,454	\$ 43,757	\$ 41,634
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 2,203	\$ 2,181	\$ 2,158	\$ 2,136	\$ 2,116
Other	SC625	\$ 13,916	\$ 13,784	\$ 13,651	\$ 13,519	\$ 13,391
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 11,249	\$ 11,311	\$ 11,175	\$ 10,871	\$ 10,855
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,592	\$ 5,597	\$ 5,601	\$ 5,607	\$ 5,612
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 9,760	\$ 11,974	\$ 8,869	\$ 11,624	\$ 9,660
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 19,425	\$ 18,672	\$ 17,055	\$ 16,139	\$ 16,245
Total Assets - Gross	SUB0283	\$ 1,612,075	\$ 1,547,984	\$ 1,534,706	\$ 1,533,630	\$ 1,531,533
Total Assets	SC60	\$ 1,592,650	\$ 1,529,312	\$ 1,517,651	\$ 1,517,491	\$ 1,515,288
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,196,975	\$ 1,205,142	\$ 1,206,419	\$ 1,257,099	\$ 1,238,100
Deposits	SC710	\$ 1,180,733	\$ 1,192,264	\$ 1,188,867	\$ 1,244,760	\$ 1,218,165
Escrows	SC712	\$ 16,203	\$ 12,836	\$ 17,517	\$ 12,314	\$ 19,914
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 39	\$ 42	\$ 35	\$ 25	\$ 21
Borrowings - Total	SC72	\$ 216,088	\$ 148,448	\$ 138,186	\$ 89,500	\$ 111,450
Advances from FHLBank	SC720	\$ 215,908	\$ 147,886	\$ 138,011	\$ 89,400	\$ 111,450
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 400	\$ 75	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 180	\$ 162	\$ 100	\$ 100	\$ 0
Other Liabilities - Total	SC75	\$ 23,059	\$ 22,025	\$ 21,579	\$ 22,590	\$ 18,296
Accrued Interest Payable - Deposits	SC763	\$ 6,554	\$ 6,354	\$ 6,270	\$ 6,164	\$ 6,102
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 3,097	\$ 1,509	\$ 2,590	\$ 3,125	\$ 3,309
Accounts Payable	SC780	\$ 5,038	\$ 4,338	\$ 3,611	\$ 4,759	\$ 3,862
Deferred Income Taxes	SC790	\$ 124	\$ 98	\$ 78	\$ 65	\$ 78
Other Liabilities and Deferred Income	SC796	\$ 8,246	\$ 9,726	\$ 9,030	\$ 8,477	\$ 4,945
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,436,122	\$ 1,375,615	\$ 1,366,184	\$ 1,369,189	\$ 1,367,846
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 55,051	\$ 54,943	\$ 54,672	\$ 54,545	\$ 54,481
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845
Paid in Excess of Par	SC830	\$ 49,206	\$ 49,098	\$ 48,827	\$ 48,700	\$ 48,636
Accumulated Other Comprehensive Income - Total	SC86	\$ 818	\$ 57	\$- 765	\$- 1,986	\$- 823
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 916	\$ 155	\$- 667	\$- 1,888	\$- 823
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 98	\$- 98	\$- 98	\$- 98	\$ 0
Retained Earnings	SC880	\$ 100,659	\$ 98,697	\$ 97,562	\$ 95,743	\$ 93,785
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 156,528	\$ 153,697	\$ 151,469	\$ 148,302	\$ 147,443
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,592,650	\$ 1,529,312	\$ 1,517,653	\$ 1,517,491	\$ 1,515,289

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Other Codes As of Mar 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 3
3	Federal, State, or other taxes receivable	2	\$ 3,856
4	Net deferred tax assets	1	\$ 975
7	Prepaid expenses	3	\$ 1,517
14	Other noninterest-bearing short-term accounts recv	1	\$ 584
22	Unapplied loan disbursements	1	\$ 239
99	Other	2	\$ 1,260

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	\$ 598
21	Liabilities for credit losses on OBS credit exposures	1	\$ 704
99	Other	5	\$ 6,041

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 27,714	\$ 28,488	\$ 28,272	\$ 27,817	\$ 27,369
Deposits and Investment Securities	SO115	\$ 1,174	\$ 1,279	\$ 1,102	\$ 1,124	\$ 1,385
Mortgage-Backed Securities	SO125	\$ 2,192	\$ 1,909	\$ 1,716	\$ 1,676	\$ 1,385
Mortgage Loans	SO141	\$ 14,056	\$ 14,524	\$ 14,495	\$ 14,198	\$ 13,824
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 467	\$ 377	\$ 426	\$ 385	\$ 516
Nonmortgage Loans - Total	SUB0950	\$ 9,700	\$ 10,177	\$ 10,411	\$ 10,249	\$ 10,072
Commercial Loans and Leases	SO160	\$ 4,199	\$ 4,433	\$ 4,755	\$ 4,753	\$ 4,609
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 57	\$ 100	\$ 58	\$ 83	\$ 114
Consumer Loans and Leases	SO171	\$ 5,501	\$ 5,744	\$ 5,656	\$ 5,496	\$ 5,463
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 68	\$ 122	\$ 64	\$ 102	\$ 73
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 121	\$ 109	\$ 84	\$ 132	\$ 75
Federal Home Loan Bank Stock	SO181	\$ 119	\$ 109	\$ 84	\$ 132	\$ 74
Other	SO185	\$ 2	\$ 0	\$ 0	\$ 0	\$ 1
Interest Expense - Total	SO21	\$ 10,473	\$ 11,760	\$ 11,827	\$ 11,727	\$ 11,565
Deposits	SO215	\$ 8,609	\$ 9,906	\$ 10,441	\$ 10,364	\$ 10,197
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 1,859	\$ 1,850	\$ 1,386	\$ 1,360	\$ 1,367
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 5	\$ 4	\$ 0	\$ 3	\$ 1
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 17,362	\$ 16,837	\$ 16,529	\$ 16,222	\$ 15,879
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,196	\$ 7,804	\$ 5,260	\$ 4,707	\$ 3,483
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 11,166	\$ 9,033	\$ 11,269	\$ 11,515	\$ 12,396
Noninterest Income - Total	SO42	\$ 10,023	\$ 10,016	\$ 7,657	\$ 7,866	\$ 7,718
Mortgage Loan Servicing Fees	SO410	\$ 605	\$ 560	\$ 522	\$ 524	\$ 541
Servicing Amortization and Valuation Adjustments	SO411	\$ 1	\$ 1	\$ 1	\$ 2	\$ 2

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,961	\$ 7,642	\$ 6,614	\$ 6,866	\$ 6,699
Net Income (Loss) from Other - Total	SUB0451	\$ 1,136	\$ 1,489	\$ 182	\$ 164	\$ 151
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 257	\$ 439	\$ 259	\$ 244	\$ 223
Operations & Sale of Repossessed Assets	SO461	\$ 736	\$- 75	\$- 80	\$- 83	\$- 73
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 141	\$ 1,125	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 2	\$ 0	\$ 3	\$ 3	\$ 2
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,320	\$ 324	\$ 338	\$ 310	\$ 325
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 14,255	\$ 14,980	\$ 13,741	\$ 14,251	\$ 14,187
All Personnel Compensation and Expense	SO510	\$ 7,527	\$ 7,270	\$ 6,877	\$ 7,432	\$ 7,231
Legal Expense	SO520	\$ 133	\$ 727	\$ 89	\$ 57	\$ 121
Office Occupancy and Equipment Expense	SO530	\$ 2,278	\$ 2,300	\$ 2,256	\$ 2,235	\$ 2,281
Marketing and Other Professional Services	SO540	\$ 1,021	\$ 1,233	\$ 1,196	\$ 1,001	\$ 789
Loan Servicing Fees	SO550	\$ 44	\$ 46	\$ 38	\$ 46	\$ 34
Goodwill and Other Intangibles Expense	SO560	\$ 5	\$ 5	\$ 5	\$ 5	\$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 3,247	\$ 3,399	\$ 3,280	\$ 3,475	\$ 3,726
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 6,934	\$ 4,069	\$ 5,185	\$ 5,130	\$ 5,927
Income Taxes - Total	SO71	\$ 2,297	\$ 1,340	\$ 1,842	\$ 1,685	\$ 1,949

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 1,961	\$ 1,012	\$ 1,642	\$ 1,448	\$ 1,668
State, Local & Other	SO720	\$ 336	\$ 328	\$ 200	\$ 237	\$ 281
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,637	\$ 2,729	\$ 3,343	\$ 3,445	\$ 3,978
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 4,637	\$ 2,729	\$ 3,343	\$ 3,445	\$ 3,978

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Other Codes As of Mar 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 30
6	Net income(loss)-equity invest in uncons sub org	1	\$ 8
15	Income from corporate-owned life insurance	1	\$ 142
99	Other	5	\$ 934

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	1	\$ 4
6	Supervisory examination fees	1	\$ 56
7	Office supplies, printing, and postage	4	\$ 328
8	Telephone, including data lines	1	\$ 171
9	Loan origination expense	1	\$ 2
17	Charitable contributions	1	\$ 18
99	Other	3	\$ 2,209

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 27,714	\$ 111,946	\$ 83,458	\$ 55,186	\$ 27,369
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,174	\$ 4,890	\$ 3,611	\$ 2,509	\$ 1,385
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,192	\$ 6,686	\$ 4,777	\$ 3,061	\$ 1,385
YTD - Mortgage Loans	Y_SO141	\$ 14,056	\$ 57,041	\$ 42,517	\$ 28,022	\$ 13,824
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 467	\$ 1,704	\$ 1,327	\$ 901	\$ 516
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,199	\$ 18,550	\$ 14,117	\$ 9,362	\$ 4,609
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 57	\$ 355	\$ 255	\$ 197	\$ 114
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,501	\$ 22,359	\$ 16,615	\$ 10,959	\$ 5,463
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 68	\$ 361	\$ 239	\$ 175	\$ 73
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 121	\$ 400	\$ 291	\$ 207	\$ 75
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 119	\$ 399	\$ 290	\$ 206	\$ 74
YTD - Other	Y_SO185	\$ 2	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 10,473	\$ 46,879	\$ 35,119	\$ 23,292	\$ 11,565
YTD - Deposits	Y_SO215	\$ 8,609	\$ 40,908	\$ 31,002	\$ 20,561	\$ 10,197
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 1,859	\$ 5,963	\$ 4,113	\$ 2,727	\$ 1,367
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 5	\$ 8	\$ 4	\$ 4	\$ 1
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 17,362	\$ 65,467	\$ 48,630	\$ 32,101	\$ 15,879
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,196	\$ 21,254	\$ 13,450	\$ 8,190	\$ 3,483
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 11,166	\$ 44,213	\$ 35,180	\$ 23,911	\$ 12,396
YTD - Noninterest Income - Total	Y_SO42	\$ 10,023	\$ 33,257	\$ 23,241	\$ 15,584	\$ 7,718
YTD - Mortgage Loan Servicing Fees	Y_SO410	\$ 605	\$ 2,147	\$ 1,587	\$ 1,065	\$ 541
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 1	\$ 6	\$ 5	\$ 4	\$ 2

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 6,961	\$ 27,821	\$ 20,179	\$ 13,565	\$ 6,699
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,136	\$ 1,986	\$ 497	\$ 315	\$ 151
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 257	\$ 1,165	\$ 726	\$ 467	\$ 223
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 736	\$- 311	\$- 236	\$- 156	\$- 73
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 1	\$- 1	\$- 1	\$- 1
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 141	\$ 1,125	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2	\$ 8	\$ 8	\$ 5	\$ 2
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,320	\$ 1,297	\$ 973	\$ 635	\$ 325
YTD - Noninterest Expense - Total	Y_SO51	\$ 14,255	\$ 57,159	\$ 42,179	\$ 28,438	\$ 14,187
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 7,527	\$ 28,810	\$ 21,540	\$ 14,663	\$ 7,231
YTD - Legal Expense	Y_SO520	\$ 133	\$ 994	\$ 267	\$ 178	\$ 121
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,278	\$ 9,072	\$ 6,772	\$ 4,516	\$ 2,281
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,021	\$ 4,219	\$ 2,986	\$ 1,790	\$ 789
YTD - Loan Servicing Fees	Y_SO550	\$ 44	\$ 164	\$ 118	\$ 80	\$ 34
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5	\$ 20	\$ 15	\$ 10	\$ 5
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 3,247	\$ 13,880	\$ 10,481	\$ 7,201	\$ 3,726
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 6,934	\$ 20,311	\$ 16,242	\$ 11,057	\$ 5,927
YTD - Income Taxes - Total	Y_SO71	\$ 2,297	\$ 6,816	\$ 5,476	\$ 3,634	\$ 1,949
YTD - Federal	Y_SO710	\$ 1,961	\$ 5,770	\$ 4,758	\$ 3,116	\$ 1,668
YTD - State, Local, and Other	Y_SO720	\$ 336	\$ 1,046	\$ 718	\$ 518	\$ 281
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,637	\$ 13,495	\$ 10,766	\$ 7,423	\$ 3,978
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 4,637	\$ 13,495	\$ 10,766	\$ 7,423	\$ 3,978

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 18,672	\$ 17,054	\$ 16,139	\$ 16,245	\$ 16,749
Net Provision for Loss	VA115	\$ 6,196	\$ 7,804	\$ 5,260	\$ 4,707	\$ 3,483
Transfers	VA125	\$ 227	\$- 161	\$ 231	\$- 1,081	\$ 0
Recoveries	VA135	\$ 499	\$ 492	\$ 524	\$ 566	\$ 1,252
Adjustments	VA145	\$ 0	\$- 1,125	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,169	\$ 5,392	\$ 5,100	\$ 4,298	\$ 5,239
General Valuation Allowances - Ending Balance	VA165	\$ 19,425	\$ 18,672	\$ 17,054	\$ 16,139	\$ 16,245
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,011	\$ 850	\$ 1,081	\$ 0	\$ 0
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$- 227	\$ 161	\$- 231	\$ 1,081	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 784	\$ 1,011	\$ 850	\$ 1,081	\$ 0
Total Valuation Allowances - Beginning Balance	VA110	\$ 19,683	\$ 17,904	\$ 17,220	\$ 16,245	\$ 16,749
Net Provision for Loss	VA120	\$ 6,196	\$ 7,804	\$ 5,260	\$ 4,707	\$ 3,483
Recoveries	VA140	\$ 499	\$ 492	\$ 524	\$ 566	\$ 1,252
Adjustments	VA150	\$ 0	\$- 1,125	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 6,169	\$ 5,392	\$ 5,100	\$ 4,298	\$ 5,239
Total Valuation Allowances - Ending Balance	VA170	\$ 20,209	\$ 19,683	\$ 17,904	\$ 17,220	\$ 16,245
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,169	\$ 5,392	\$ 5,100	\$ 4,298	\$ 5,239
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 4	\$ 24	\$ 54	\$ 9	\$ 23
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 4	\$ 24	\$ 54	\$ 9	\$ 23
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 1	\$ 2	\$ 0	\$ 12
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 23	\$ 52	\$ 9	\$ 11
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 6,165	\$ 5,368	\$ 5,039	\$ 4,289	\$ 5,216
Commercial Loans	VA520	\$ 398	\$ 201	\$ 603	\$ 199	\$ 49
Consumer Loans - Total	SUB2061	\$ 5,767	\$ 5,167	\$ 4,436	\$ 4,090	\$ 5,167
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 105	\$ 147	\$ 75	\$ 70	\$ 62
Mobile Home Loans	VA550	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 5,525	\$ 4,936	\$ 4,279	\$ 3,912	\$ 5,011
Other	VA560	\$ 137	\$ 79	\$ 82	\$ 108	\$ 94
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 499	\$ 492	\$ 524	\$ 566	\$ 1,252
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7	\$ 50	\$ 5	\$ 6	\$ 5
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 7	\$ 50	\$ 5	\$ 6	\$ 5
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 6	\$ 2	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 3	\$ 43	\$ 2	\$ 4	\$ 2
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 492	\$ 442	\$ 519	\$ 560	\$ 1,247

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 20	\$ 8	\$ 5	\$ 9	\$ 65
Consumer Loans - Total	SUB2161	\$ 472	\$ 434	\$ 514	\$ 551	\$ 1,182
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 29	\$ 30	\$ 61	\$ 33	\$ 37
Mobile Home Loans	VA551	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Credit Cards	VA557	\$ 406	\$ 371	\$ 423	\$ 490	\$ 1,107
Other	VA561	\$ 36	\$ 32	\$ 29	\$ 26	\$ 36
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 227	\$ 161	\$- 231	\$ 1,081	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 460	\$ 140	\$ 104	\$ 637	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 200	\$ 104	\$ 118	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 200	\$ 104	\$ 118	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 460	\$- 60	\$ 0	\$ 519	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 460	\$- 60	\$ 0	\$ 519	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 233	\$ 21	\$- 335	\$ 444	\$ 0
Commercial Loans	VA522	\$ 233	\$ 21	\$- 335	\$ 444	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 5,443	\$ 5,061	\$ 4,345	\$ 4,813	\$ 3,987
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 463	\$ 114	\$ 153	\$ 640	\$ 18
Construction - Total	SUB2330	\$ 0	\$ 200	\$ 104	\$ 118	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 200	\$ 104	\$ 118	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 463	\$- 86	\$ 49	\$ 522	\$ 18
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 3	\$ 0	\$ 1	\$- 1	\$ 11
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 1	\$ 17	\$ 50	\$ 8	\$ 10
Multifamily (5 or more) Dwelling Units	VA475	\$- 460	\$- 60	\$ 0	\$ 519	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 3	\$- 43	\$- 2	\$- 4	\$- 2
Land	VA495	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 5,906	\$ 4,947	\$ 4,185	\$ 4,173	\$ 3,969
Commercial Loans	VA525	\$ 611	\$ 214	\$ 263	\$ 634	\$- 16
Consumer Loans - Total	SUB2361	\$ 5,295	\$ 4,733	\$ 3,922	\$ 3,539	\$ 3,985
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$- 1	\$- 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 76	\$ 117	\$ 14	\$ 37	\$ 25
Mobile Home Loans	VA555	\$- 1	\$ 4	\$- 1	\$- 1	\$- 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 5,119	\$ 4,565	\$ 3,856	\$ 3,422	\$ 3,904
Other	VA565	\$ 101	\$ 47	\$ 53	\$ 82	\$ 58
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 551	\$ 2,167	\$ 104	\$ 102	\$ 244
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 919	\$ 2,513	\$ 339	\$ 667	\$ 755
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 394	\$ 1,992	\$ 15	\$ 0	\$ 305
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 61	\$ 84	\$ 15	\$ 0	\$ 305
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 333	\$ 1,908	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 22,974	\$ 17,387	\$ 22,780	\$ 25,547	\$ 26,410
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 26,367	\$ 28,391	\$ 28,136	\$ 25,893	\$ 22,506
Substandard	VA965	\$ 11,002	\$ 10,098	\$ 20,495	\$ 10,587	\$ 11,777
Doubtful	VA970	\$ 15,365	\$ 18,293	\$ 7,641	\$ 15,306	\$ 10,729
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 32,327	\$ 26,601	\$ 31,796	\$ 24,201	\$ 31,532
Mortgages - Total	SUB2421	\$ 20,558	\$ 12,580	\$ 17,116	\$ 13,171	\$ 20,066
Construction and Land Loans	SUB2430	\$ 8,879	\$ 2,454	\$ 5,562	\$ 3,663	\$ 5,280
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,557	\$ 2,809	\$ 2,386	\$ 2,171	\$ 2,359
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,847	\$ 7,756	\$ 10,004	\$ 8,080	\$ 14,037
Nonmortgages - Total	SUB2461	\$ 11,769	\$ 14,021	\$ 14,680	\$ 11,030	\$ 11,466
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 23,626	\$ 17,279	\$ 22,488	\$ 13,874	\$ 25,563
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 18,735	\$ 13,980	\$ 18,686	\$ 9,967	\$ 22,139
Mortgage Loans - Total	SUB2481	\$ 12,420	\$ 4,974	\$ 8,734	\$ 3,737	\$ 14,880
Construction	PD115	\$ 1,488	\$ 392	\$ 2,395	\$ 123	\$ 484
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 184	\$ 313	\$ 641	\$ 169	\$ 66
Secured by First Liens	PD123	\$ 708	\$ 1,062	\$ 726	\$ 913	\$ 1,575
Secured by Junior Liens	PD124	\$ 16	\$ 353	\$ 163	\$ 55	\$ 42
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 291	\$ 2,824
Nonresidential Property (Except Land)	PD135	\$ 4,304	\$ 2,420	\$ 3,979	\$ 1,880	\$ 8,487
Land	PD138	\$ 5,720	\$ 434	\$ 830	\$ 306	\$ 1,402
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,414	\$ 3,487	\$ 3,927	\$ 1,416	\$ 3,214
Consumer Loans - Total	SUB2511	\$ 4,901	\$ 5,519	\$ 6,025	\$ 4,814	\$ 4,045
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 13	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 18	\$ 1	\$ 1
Auto Loans	PD167	\$ 614	\$ 794	\$ 807	\$ 983	\$ 629
Mobile Home Loans	PD169	\$ 8	\$ 8	\$ 0	\$ 0	\$ 1
Credit Cards	PD171	\$ 3,983	\$ 4,606	\$ 4,052	\$ 3,487	\$ 3,245
Other	PD180	\$ 296	\$ 111	\$ 1,135	\$ 343	\$ 169
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 7	\$ 7
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 36	\$ 63	\$ 68	\$ 410	\$ 599
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,891	\$ 3,299	\$ 3,802	\$ 3,907	\$ 3,424
Mortgage Loans - Total	SUB2491	\$ 1,413	\$ 693	\$ 957	\$ 1,009	\$ 906
Construction	PD215	\$ 43	\$ 0	\$ 0	\$ 60	\$ 212
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 1	\$ 23	\$ 0
Secured by First Liens	PD223	\$ 617	\$ 265	\$ 335	\$ 443	\$ 11
Secured by Junior Liens	PD224	\$ 53	\$ 74	\$ 64	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 700	\$ 354	\$ 557	\$ 178	\$ 683
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 305	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,388	\$ 549	\$ 1,013	\$ 1,373	\$ 1,105
Consumer Loans - Total	SUB2521	\$ 2,090	\$ 2,057	\$ 1,832	\$ 1,525	\$ 1,413
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	PD267	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 1,937	\$ 1,945	\$ 1,769	\$ 1,462	\$ 1,404
Other	PD280	\$ 135	\$ 112	\$ 63	\$ 63	\$ 8
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 229	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 184	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,701	\$ 9,322	\$ 9,308	\$ 10,327	\$ 5,969
Mortgage Loans - Total	SUB2501	\$ 6,725	\$ 6,913	\$ 7,425	\$ 8,425	\$ 4,280

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 1,623	\$ 1,623	\$ 2,331	\$ 2,737	\$ 2,974
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 127	\$ 132	\$ 1	\$ 97	\$ 227
Secured by First Liens	PD323	\$ 597	\$ 516	\$ 338	\$ 318	\$ 334
Secured by Junior Liens	PD324	\$ 255	\$ 94	\$ 117	\$ 153	\$ 104
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,500	\$ 2,385	\$ 2,090	\$ 2,000	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,618	\$ 2,158	\$ 2,542	\$ 2,988	\$ 433
Land	PD338	\$ 5	\$ 5	\$ 6	\$ 132	\$ 208
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,793	\$ 2,174	\$ 1,731	\$ 1,731	\$ 1,523
Consumer Loans - Total	SUB2531	\$ 183	\$ 235	\$ 152	\$ 171	\$ 166
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 182	\$ 223	\$ 143	\$ 159	\$ 136
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 9	\$ 10	\$ 16
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 1	\$ 12	\$ 0	\$ 2	\$ 14
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 18	\$ 0	\$ 12	\$ 12
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 276	\$ 64	\$ 64	\$ 66	\$ 66
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 224	\$ 54	\$ 54	\$ 56	\$ 56
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 24,220	\$ 20,347	\$ 17,266	\$ 15,111	\$ 11,534
90% up to 100% LTV	LD110	\$ 18,084	\$ 17,079	\$ 13,208	\$ 9,136	\$ 7,135
100% and greater LTV	LD120	\$ 6,136	\$ 3,268	\$ 4,058	\$ 5,975	\$ 4,399
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 516	\$ 307	\$ 887	\$ 242	\$ 433
Past Due and Still Accruing - Total	SUB5240	\$ 516	\$ 246	\$ 887	\$ 119	\$ 277

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Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 473	\$ 246	\$ 824	\$ 119	\$ 105
90% up to 100% LTV	LD210	\$ 0	\$ 203	\$ 166	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 473	\$ 43	\$ 658	\$ 119	\$ 105
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 43	\$ 0	\$ 63	\$ 0	\$ 172
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 93
100% and greater LTV	LD240	\$ 43	\$ 0	\$ 63	\$ 0	\$ 79
Nonaccrual - Total	SUB5230	\$ 0	\$ 61	\$ 0	\$ 123	\$ 156
90% up to 100% LTV	LD250	\$ 0	\$ 61	\$ 0	\$ 123	\$ 156
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 5,900	\$ 8,950	\$ 9,773	\$ 11,301	\$ 5,756
90% up to 100% LTV	LD430	\$ 4,823	\$ 7,239	\$ 9,091	\$ 10,000	\$ 5,332
100% and greater LTV	LD440	\$ 1,077	\$ 1,711	\$ 682	\$ 1,301	\$ 424
Sales - Total	SUB5340	\$ 2,119	\$ 2,557	\$ 2,510	\$ 1,720	\$ 1,151
90% up to 100% LTV	LD450	\$ 1,287	\$ 1,594	\$ 2,171	\$ 1,635	\$ 874
100% and greater LTV	LD460	\$ 832	\$ 963	\$ 339	\$ 85	\$ 277
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 10,838	\$ 16,338	\$ 17,009	\$ 15,253	\$ 14,520
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 196	\$ 341	\$ 346	\$ 204	\$ 206
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 121,106	\$ 122,605	\$ 123,383	\$ 121,566	\$ 125,348
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 21,948	\$ 31,519	\$ 24,076	\$ 25,124	\$ 39,115
Mortgage Construction Loans	CC105	\$ 9,936	\$ 17,020	\$ 11,305	\$ 17,331	\$ 24,791
Other Mortgage Loans	CC115	\$ 12,012	\$ 14,499	\$ 12,771	\$ 7,793	\$ 14,324
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,610	\$ 2,195	\$ 4,048	\$ 2,915	\$ 3,604
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 22,915	\$ 27,904	\$ 25,062	\$ 14,980	\$ 33,349
1-4 Dwelling Units	CC280	\$ 17,080	\$ 21,164	\$ 14,693	\$ 11,617	\$ 26,420
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 200	\$ 0	\$ 206
All Other Real Estate	CC300	\$ 5,835	\$ 6,740	\$ 10,169	\$ 3,363	\$ 6,723
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 15,761	\$ 8,436	\$ 3,193	\$ 3,476	\$ 2,411
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 2,000	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 16,416	\$ 13,024	\$ 11,729	\$ 11,081	\$ 20,389
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 10,631	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 195	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 101,454	\$ 107,703	\$ 100,772	\$ 102,402	\$ 99,947
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 30,782	\$ 31,177	\$ 30,390	\$ 36,595	\$ 32,605
Commercial Lines	CC420	\$ 52,153	\$ 58,726	\$ 53,146	\$ 48,403	\$ 49,541
Open-End Consumer Lines - Credit Cards	CC423	\$ 6,739	\$ 5,728	\$ 5,740	\$ 6,012	\$ 6,012
Open-End Consumer Lines - Other	CC425	\$ 11,780	\$ 12,072	\$ 11,496	\$ 11,392	\$ 11,789
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,744	\$ 11,358	\$ 7,759	\$ 8,132	\$ 7,254
Commercial	CC430	\$ 3,155	\$ 5,033	\$ 3,267	\$ 3,201	\$ 2,783
Standby, Not Included on CC465 or CC468	CC435	\$ 3,589	\$ 6,325	\$ 4,492	\$ 4,931	\$ 4,471
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 74,781	\$ 19,178	\$ 18,680	\$ 8,095	\$ 1,042
Sales	CF145	\$ 3,516	\$ 0	\$ 0	\$ 0	\$ 999
Other Balance Changes	CF148	\$- 14,412	\$- 5,940	\$- 2,921	\$- 3,215	\$- 7,210
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 7,213	\$ 3,043	\$ 3,459	\$ 10,791	\$ 6,576
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 2,577	\$- 2,416	\$- 5,061	\$- 1,648	\$- 3,936
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 81,994	\$ 22,221	\$ 22,139	\$ 18,886	\$ 7,618
Sales - Total	SUB3821	\$ 3,516	\$ 0	\$ 0	\$ 0	\$ 999
Net Purchases - Total	SUB3826	\$ 78,478	\$ 22,221	\$ 22,139	\$ 18,886	\$ 6,619
Mortgage Loans Disbursed - Total	SUB3831	\$ 80,750	\$ 101,099	\$ 112,046	\$ 118,188	\$ 79,744
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 7,175	\$ 12,060	\$ 13,765	\$ 14,175	\$ 9,414
Multifamily (5 or more) Dwelling Units	CF200	\$ 134	\$ 142	\$ 128	\$ 609	\$ 499
Nonresidential	CF210	\$ 7,538	\$ 9,640	\$ 5,343	\$ 9,060	\$ 3,752
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 36,136	\$ 44,654	\$ 45,676	\$ 51,423	\$ 30,861
Home Equity and Junior Liens	CF226	\$ 3,956	\$ 6,038	\$ 9,761	\$ 10,962	\$ 5,972
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,802	\$ 6,772	\$ 1,591	\$ 1,260	\$ 436
Nonresidential (Except Land)	CF260	\$ 22,127	\$ 19,795	\$ 40,650	\$ 30,990	\$ 24,484
Land	CF270	\$ 4,838	\$ 8,036	\$ 4,893	\$ 10,671	\$ 10,298
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,899	\$ 4,871	\$ 215	\$ 492	\$ 2,151
1-4 Dwelling Units	CF280	\$ 176	\$ 204	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 364	\$ 6	\$ 53	\$ 1,637
Nonresidential	CF300	\$ 1,723	\$ 4,303	\$ 209	\$ 439	\$ 514
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 29,539	\$ 42,473	\$ 23,850	\$ 18,131	\$ 21,096
1-4 Dwelling Units	CF310	\$ 21,869	\$ 39,249	\$ 22,685	\$ 18,104	\$ 17,026
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 7,670	\$ 3,224	\$ 1,165	\$ 27	\$ 4,070
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 27,640	\$- 37,602	\$- 23,635	\$- 17,639	\$- 18,945
Memo - Refinancing Loans	CF361	\$ 22,222	\$ 20,447	\$ 16,454	\$ 15,042	\$ 16,479
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 56,713	\$ 66,079	\$ 65,196	\$ 53,693	\$ 58,741
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 4,372	\$ 7,658	\$ 11,543	\$ 17,513	\$ 15,748
Sales	CF405	\$ 384	\$ 179	\$ 210	\$ 2,524	\$ 491
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 61,085	\$ 73,737	\$ 76,739	\$ 71,206	\$ 74,489
Nonmortgage Loans - Sales - Total	SUB3915	\$ 384	\$ 179	\$ 210	\$ 2,524	\$ 491
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 60,701	\$ 73,558	\$ 76,529	\$ 68,682	\$ 73,998
Deposits:						
Interest Credited to Deposits	CF430	\$ 8,262	\$ 9,537	\$ 10,162	\$ 10,277	\$ 9,833

Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 11,590	\$ 12,644	\$ 37,893	\$ 62,501	\$ 73,530
Fully Insured	DI100	\$ 11,190	\$ 12,444	\$ 37,493	\$ 60,474	\$ 68,779
Other	DI110	\$ 400	\$ 200	\$ 400	\$ 2,027	\$ 4,751
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 588,969	\$ 584,630	\$ 585,027	\$ 578,054	\$ 640,099
Greater than \$100,000	DI130	\$ 523,335	\$ 538,181	\$ 537,402	\$ 594,638	\$ 516,775
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	82,012	82,476	82,771	82,602	86,217
Greater than \$100,000	DI160	1,597	1,551	1,477	1,544	1,560
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 81,068	\$ 78,689	\$ 80,990	\$ 81,245	\$ 79,433
Greater than \$250,000	DI175	\$ 3,563	\$ 3,601	\$ 2,968	\$ 3,136	\$ 1,771
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	7,094	7,130	7,185	7,223	7,182
Greater than \$250,000	DI185	11	11	10	10	6

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Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	90,714	91,168	91,443	91,379	94,965
IRA/Keogh Accounts	DI200	\$ 85,491	\$ 82,497	\$ 84,270	\$ 84,870	\$ 82,187
Uninsured Deposits	DI210	\$ 360,724	\$ 378,978	\$ 385,477	\$ 434,464	\$ 356,744
Preferred Deposits	DI220	\$ 152,071	\$ 168,618	\$ 146,637	\$ 185,625	\$ 120,342
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 99,355	\$ 228,899	\$ 229,783	\$ 289,202	\$ 253,628
Money Market Deposit Accounts	DI320	\$ 472,744	\$ 347,410	\$ 341,823	\$ 321,930	\$ 334,889
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 103,246	\$ 100,673	\$ 99,850	\$ 109,362	\$ 98,875
Time Deposits	DI340	\$ 521,591	\$ 528,119	\$ 534,931	\$ 536,578	\$ 550,685
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 193,218	\$ 209,448	\$ 186,493	\$ 171,855	\$ 166,444
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 9,304	\$ 8,713	\$ 7,963	\$ 7,645	\$ 8,152
Non-Interest-Bearing Demand Deposits	DI610	\$ 151,980	\$ 158,164	\$ 163,750	\$ 159,380	\$ 151,137
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,203,481	\$ 48,723	\$ 49,204	\$ 50,593	\$ 48,856
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 1,562	\$ 0	\$ 0	\$ 0	\$ 741
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 807,954	\$ 48,805	\$ 50,481	\$ 50,013	\$ 31,115
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,566	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	487	485	490	490	493
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 5,003	\$ 5,274
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 263,680	\$ 213,393	\$ 205,134	\$ 191,105	\$ 176,612
Assets Held for Sale	SI387	\$ 9,927	\$ 5,536	\$ 7,872	\$ 8,923	\$ 9,357
Loans Serviced for Others	SI390	\$ 1,067,631	\$ 1,068,956	\$ 1,042,144	\$ 1,011,987	\$ 1,004,330
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	80.41%	77.82%	78.55%	78.06%	78.06%
Second month of Qtr	SI582	80.22%	77.49%	77.89%	77.72%	77.67%
Third month of Qtr	SI583	80.16%	78.94%	78.41%	78.63%	77.25%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI 588	\$ 19,479	\$ 19,809	\$ 19,828	\$ 20,359	\$ 21,328
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 9,988	\$ 10,000	\$ 10,370	\$ 10,135	\$ 9,726
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	3
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 153,698	\$ 151,469	\$ 148,303	\$ 147,443	\$ 145,191
Net Income (Loss) (SO91)	SI610	\$ 4,637	\$ 2,729	\$ 3,343	\$ 3,445	\$ 3,978
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 2,676	\$ 1,592	\$ 1,526	\$ 1,486	\$ 2,131
Stock Issued	SI640	\$ 0	\$ 25	\$ 82	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 108	\$ 245	\$ 46	\$ 64	\$ 130
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 761	\$ 822	\$ 1,221	\$- 1,163	\$ 287
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$- 12
Ending Equity Capital (SC80)	SI 680	\$ 156,528	\$ 153,698	\$ 151,469	\$ 148,303	\$ 147,443
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 202	\$ 485	\$ 30	\$ 212	\$ 268
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 4,939	\$ 3,875	\$ 4,859	\$ 5,785	\$ 9,981
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 95	\$ 92	\$ 132	\$ 98	\$ 92
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,543,928	\$ 1,526,849	\$ 1,502,608	\$ 1,506,196	\$ 1,504,403
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 107,546	\$ 98,234	\$ 84,873	\$ 101,379	\$ 93,336
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 970,998	\$ 956,272	\$ 937,128	\$ 917,681	\$ 908,136
Nonmortgage Loans	SI885	\$ 364,284	\$ 365,422	\$ 379,052	\$ 380,023	\$ 383,547
Deposits and Excrows	SI890	\$ 1,135,112	\$ 1,144,874	\$ 1,159,566	\$ 1,170,380	\$ 1,169,295
Total Borrowings	SI895	\$ 176,764	\$ 153,038	\$ 111,906	\$ 113,512	\$ 120,195

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	3	3	3	3	3

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 108,500	\$ 128,180	\$ 126,359	\$ 126,392	\$ 122,136
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 68,041	\$ 85,152	\$ 82,197	\$ 82,283	\$ 79,417
Personal Trust and Agency Accounts	FS210	\$ 20,687	\$ 27,157	\$ 25,279	\$ 24,603	\$ 24,635
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 15,675	\$ 21,173	\$ 21,697	\$ 21,450	\$ 20,160
Employee Benefit - Defined Contribution	FS220	\$ 1,380	\$ 2,003	\$ 2,010	\$ 1,936	\$ 1,795
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 14,295	\$ 19,170	\$ 19,687	\$ 19,514	\$ 18,365
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 31,679	\$ 36,822	\$ 35,221	\$ 36,230	\$ 34,622
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 38,719	\$ 41,221	\$ 42,274	\$ 42,072	\$ 41,421
Personal Trust and Agency Accounts	FS211	\$ 2,746	\$ 3,084	\$ 4,048	\$ 4,000	\$ 4,947
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 31,635	\$ 32,816	\$ 32,529	\$ 32,212	\$ 30,451
Employee Benefit - Defined Contribution	FS221	\$ 22,409	\$ 22,654	\$ 22,760	\$ 22,506	\$ 20,921
Employee Benefit - Defined Benefit	FS231	\$ 5,658	\$ 6,337	\$ 5,910	\$ 5,899	\$ 5,763
Other Retirement Accounts	FS241	\$ 3,568	\$ 3,825	\$ 3,859	\$ 3,807	\$ 3,767
Corporate Trust and Agency Accounts	FS251	\$ 4,338	\$ 5,321	\$ 5,697	\$ 5,860	\$ 6,023
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,740	\$ 1,807	\$ 1,888	\$ 2,037	\$ 1,298
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	372	376	375	380	365
Personal Trust and Agency Accounts	FS212	70	72	68	66	64
Retirement-related Trust and Agency Accounts - Total	SUB6120	162	163	162	163	157
Employee Benefit - Defined Contribution	FS222	7	8	8	8	8
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	155	155	154	155	149
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	140	141	145	151	144

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	72	72	73	70	69
Personal Trust and Agency Accounts	FS213	23	23	25	24	25
Retirement-related Trust and Agency Accounts - Total	SUB6130	44	44	43	42	42
Employee Benefit - Defined Contribution	FS223	18	17	16	15	14
Employee Benefit - Defined Benefit	FS233	3	3	3	3	3
Other Retirement Accounts	FS243	23	24	24	24	25
Corporate Trust and Agency Accounts	FS253	5	5	5	4	2
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	83	81	78	77	66
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 987	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 224	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 423	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 161	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 247	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 29	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 305	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 852	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 135	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 27,157	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 161	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 4,344	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 2,076	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 2,691	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 3,226	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 399	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 8,150	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 5,620	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 490	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 156,528	\$ 153,697	\$ 151,469	\$ 148,302	\$ 147,443
Equity Capital Deductions - Total	SUB1631	\$ 5,702	\$ 5,597	\$ 5,601	\$ 5,607	\$ 5,612
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 110	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,592	\$ 5,597	\$ 5,601	\$ 5,607	\$ 5,612
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 818	\$- 57	\$ 767	\$ 1,987	\$ 824
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 916	\$- 155	\$ 669	\$ 1,889	\$ 824
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 98	\$ 98	\$ 98	\$ 98	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 150,008	\$ 148,043	\$ 146,635	\$ 144,682	\$ 142,655
Total Assets (SC60)	CCR205	\$ 1,592,650	\$ 1,529,312	\$ 1,517,651	\$ 1,517,491	\$ 1,515,288
Asset Deductions - Total	SUB1651	\$ 5,592	\$ 5,597	\$ 5,601	\$ 5,607	\$ 5,612
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,592	\$ 5,597	\$ 5,601	\$ 5,607	\$ 5,612

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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,399	\$- 213	\$ 1,089	\$ 2,792	\$ 1,333
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,399	\$- 213	\$ 1,089	\$ 2,792	\$ 1,333
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,585,659	\$ 1,523,502	\$ 1,513,139	\$ 1,514,676	\$ 1,511,009
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 63,419	\$ 60,940	\$ 60,525	\$ 60,586	\$ 60,452
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 150,008	\$ 148,043	\$ 146,635	\$ 144,682	\$ 142,655
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 10,067	\$ 10,319	\$ 10,349	\$ 10,406	\$ 10,824
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 10,067	\$ 10,319	\$ 10,349	\$ 10,406	\$ 10,824
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,067	\$ 10,319	\$ 10,349	\$ 10,406	\$ 10,824
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 160,075	\$ 158,362	\$ 156,984	\$ 155,088	\$ 153,479
0% R/W Category - Cash	CCR400	\$ 8,184	\$ 8,114	\$ 7,145	\$ 6,774	\$ 6,844
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 50,757	\$ 35,374	\$ 35,290	\$ 38,724	\$ 46,681
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 723	\$ 806	\$ 856	\$ 894	\$ 879
0% R/W Category - Assets Total	CCR420	\$ 59,664	\$ 44,294	\$ 43,291	\$ 46,392	\$ 54,404
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 179,852	\$ 134,316	\$ 121,729	\$ 105,260	\$ 85,214
20% R/W Category - Claims on FHLBs	CCR435	\$ 43,913	\$ 26,876	\$ 30,180	\$ 36,869	\$ 55,330
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 27,524	\$ 26,521	\$ 23,266	\$ 19,139	\$ 15,375

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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 30,737	\$ 39,937	\$ 25,501	\$ 38,410	\$ 36,152
20% R/W Category - Other	CCR450	\$ 26,427	\$ 30,327	\$ 33,315	\$ 32,217	\$ 30,755
20% R/W Category - Assets Total	CCR455	\$ 308,453	\$ 257,977	\$ 233,991	\$ 231,895	\$ 222,826
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 61,690	\$ 51,596	\$ 46,797	\$ 46,379	\$ 44,565
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 132,031	\$ 149,513	\$ 165,661	\$ 160,058	\$ 150,057
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 39,152	\$ 40,266	\$ 40,599	\$ 43,217	\$ 35,864
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,189	\$ 41	\$ 47	\$ 47	\$ 47
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,588	\$ 3,382	\$ 3,135	\$ 2,982	\$ 2,990
50% R/W Category - Other	CCR480	\$ 12,479	\$ 11,036	\$ 10,430	\$ 11,188	\$ 16,289
50% R/W Category - Assets Total	CCR485	\$ 189,439	\$ 204,238	\$ 219,872	\$ 217,492	\$ 205,247
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 94,720	\$ 102,120	\$ 109,937	\$ 108,747	\$ 102,625
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 17	\$ 18	\$ 24	\$ 18,525
100% R/W Category - All Other Assets	CCR506	\$ 1,082,392	\$ 1,076,201	\$ 1,069,884	\$ 1,060,404	\$ 1,060,493
100% R/W Category - Assets Total	CCR510	\$ 1,082,392	\$ 1,076,218	\$ 1,069,902	\$ 1,060,428	\$ 1,079,018
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,082,392	\$ 1,076,218	\$ 1,069,902	\$ 1,060,428	\$ 1,079,018
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 1,639,948	\$ 1,582,727	\$ 1,567,056	\$ 1,556,207	\$ 1,561,495
Subtotal Risk-Weighted Assets	CCR75	\$ 1,238,802	\$ 1,229,933	\$ 1,226,636	\$ 1,215,552	\$ 1,226,207
Excess Allowances for Loan and Lease Losses	CCR530	\$ 9,358	\$ 8,353	\$ 6,706	\$ 5,733	\$ 5,406
Total Risk-Weighted Assets	CCR78	\$ 1,229,444	\$ 1,221,580	\$ 1,219,930	\$ 1,209,819	\$ 1,220,801
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 98,356	\$ 97,726	\$ 97,594	\$ 96,787	\$ 97,665
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.46%	9.72%	9.69%	9.55%	9.44%
Total Risk-Based Capital Ratio	CCR820	13.02%	12.96%	12.87%	12.82%	12.57%
Tier 1 Risk-Based Capital Ratio	CCR830	12.20%	12.12%	12.02%	11.96%	11.69%
Tangible Equity Ratio	CCR840	9.46%	9.72%	9.69%	9.55%	9.44%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.