

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:46 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		4	4	4	4	4
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 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						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 107,334	\$ 97,546	\$ 93,181	\$ 67,944	\$ 80,356
Cash and Non-Interest-Earning Deposits	SC110	\$ 38,210	\$ 37,134	\$ 29,504	\$ 32,434	\$ 28,443
Interest-Earning Deposits in FHLBs	SC112	\$ 8,765	\$ 12,009	\$ 14,780	\$ 205	\$ 8,562
Other Interest-Earning Deposits	SC118	\$ 8,128	\$ 6,149	\$ 3,789	\$ 2,084	\$ 3,459
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 13,000	\$ 0	\$ 14,050	\$ 0	\$ 6,850
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 23,767	\$ 25,867	\$ 14,344	\$ 15,667	\$ 15,586
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 62	\$ 73	\$ 43	\$ 47	\$ 24
State and Municipal Obligations	SC180	\$ 6,054	\$ 6,893	\$ 7,270	\$ 8,073	\$ 8,116
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 9,057	\$ 9,128	\$ 9,147	\$ 9,144	\$ 9,034
Accrued Interest Receivable	SC191	\$ 291	\$ 293	\$ 254	\$ 290	\$ 282
Mortgage-Backed Securities - Gross	SUB0072	\$ 148,838	\$ 137,357	\$ 136,849	\$ 149,858	\$ 165,200
Mortgage-Backed Securities - Total	SC22	\$ 148,838	\$ 137,357	\$ 136,849	\$ 149,858	\$ 165,200
Pass-Through - Total	SUB0073	\$ 117,856	\$ 105,859	\$ 104,143	\$ 114,412	\$ 125,888
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 117,714	\$ 105,692	\$ 103,932	\$ 114,177	\$ 125,570
Other Pass-Through	SC215	\$ 142	\$ 167	\$ 211	\$ 235	\$ 318
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 30,406	\$ 30,973	\$ 32,166	\$ 34,862	\$ 38,713
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 30,406	\$ 30,973	\$ 32,166	\$ 34,862	\$ 38,713
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 576	\$ 525	\$ 540	\$ 584	\$ 599

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 677,622	\$ 690,046	\$ 686,004	\$ 658,338	\$ 631,085
Mortgage Loans - Total	SC26	\$ 674,565	\$ 686,710	\$ 682,214	\$ 654,783	\$ 627,128
Construction Loans - Total	SUB0100	\$ 50,278	\$ 48,493	\$ 45,687	\$ 40,940	\$ 29,026
Residential - Total	SUB0110	\$ 26,795	\$ 26,882	\$ 29,570	\$ 26,081	\$ 20,184
1-4 Dwelling Units	SC230	\$ 21,208	\$ 21,536	\$ 23,342	\$ 19,328	\$ 15,356
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,587	\$ 5,346	\$ 6,228	\$ 6,753	\$ 4,828
Nonresidential Property	SC240	\$ 23,483	\$ 21,611	\$ 16,117	\$ 14,859	\$ 8,842
Permanent Loans - Total	SUB0121	\$ 624,131	\$ 638,220	\$ 636,886	\$ 614,340	\$ 599,103
Residential - Total	SUB0131	\$ 303,023	\$ 316,210	\$ 328,573	\$ 314,498	\$ 303,528
1-4 Dwelling Units - Total	SUB0141	\$ 226,922	\$ 232,331	\$ 237,011	\$ 227,648	\$ 217,362
Revolving Open-End Loans	SC251	\$ 65,466	\$ 66,622	\$ 66,228	\$ 64,000	\$ 61,120
All Other - First Liens	SC254	\$ 134,611	\$ 139,054	\$ 144,086	\$ 137,544	\$ 130,495
All Other - Junior Liens	SC255	\$ 26,845	\$ 26,655	\$ 26,697	\$ 26,104	\$ 25,747
Multifamily (5 or more) Dwelling Units	SC256	\$ 76,101	\$ 83,879	\$ 91,562	\$ 86,850	\$ 86,166
Nonresidential Property (Except Land)	SC260	\$ 284,146	\$ 286,593	\$ 277,007	\$ 274,371	\$ 269,697
Land	SC265	\$ 36,962	\$ 35,417	\$ 31,306	\$ 25,471	\$ 25,878
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 12,304	\$ 4,140	\$ 27,293	\$ 27,151	N/A
Accrued Interest Receivable	SC272	\$ 3,044	\$ 3,177	\$ 3,277	\$ 2,898	\$ 2,811
Advances for Taxes and Insurance	SC275	\$ 169	\$ 156	\$ 154	\$ 160	\$ 145
Allowance for Loan and Lease Losses	SC283	\$ 3,057	\$ 3,336	\$ 3,790	\$ 3,555	\$ 3,957
Nonmortgage Loans - Gross	SUB0162	\$ 339,995	\$ 341,858	\$ 355,332	\$ 348,393	\$ 330,852
Nonmortgage Loans - Total	SC31	\$ 335,888	\$ 337,413	\$ 350,772	\$ 343,669	\$ 325,629
Commercial Loans - Total	SC32	\$ 198,073	\$ 198,353	\$ 215,106	\$ 215,091	\$ 204,543
Secured	SC300	\$ 149,820	\$ 151,855	\$ 170,998	\$ 172,603	\$ 163,133
Unsecured	SC303	\$ 14,949	\$ 17,225	\$ 15,541	\$ 15,143	\$ 15,866
Lease Receivables	SC306	\$ 33,304	\$ 29,273	\$ 28,567	\$ 27,345	\$ 25,544
Consumer Loans - Total	SC35	\$ 139,201	\$ 140,411	\$ 136,833	\$ 130,767	\$ 123,742
Loans on Deposits	SC310	\$ 2,177	\$ 2,232	\$ 2,191	\$ 2,535	\$ 2,078
Home Improvement Loans (Not secured by real estate)	SC316	\$ 132	\$ 110	\$ 110	\$ 115	\$ 120
Education Loans	SC320	\$ 3,243	\$ 4,366	\$ 3,377	\$ 1,660	\$ 3,265
Auto Loans	SC323	\$ 113,548	\$ 112,709	\$ 111,664	\$ 107,668	\$ 98,411
Mobile Home Loans	SC326	\$ 1,069	\$ 1,145	\$ 1,224	\$ 1,302	\$ 1,428
Credit Cards	SC328	\$ 5,807	\$ 6,394	\$ 5,908	\$ 6,009	\$ 6,349

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 13,225	\$ 13,455	\$ 12,359	\$ 11,478	\$ 12,091
Accrued Interest Receivable	SC348	\$ 2,721	\$ 3,094	\$ 3,393	\$ 2,535	\$ 2,567
Allowance for Loan and Lease Losses	SC357	\$ 4,107	\$ 4,445	\$ 4,560	\$ 4,724	\$ 5,223
Repossessed Assets - Gross	SUB0201	\$ 652	\$ 1,262	\$ 1,371	\$ 1,404	\$ 1,265
Repossessed Assets - Total	SC40	\$ 652	\$ 1,262	\$ 1,371	\$ 1,378	\$ 1,227
Real Estate - Total	SUB0210	\$ 527	\$ 1,103	\$ 1,307	\$ 1,292	\$ 1,135
Construction	SC405	\$ 0	\$ 285	\$ 370	\$ 285	\$ 88
Residential - Total	SUB0225	\$ 316	\$ 339	\$ 206	\$ 366	\$ 583
1-4 Dwelling Units	SC415	\$ 316	\$ 284	\$ 122	\$ 257	\$ 231
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 55	\$ 84	\$ 109	\$ 352
Nonresidential (Except Land)	SC426	\$ 193	\$ 461	\$ 713	\$ 623	\$ 446
Land	SC428	\$ 18	\$ 18	\$ 18	\$ 18	\$ 18
Other Repossessed Assets	SC430	\$ 125	\$ 159	\$ 64	\$ 112	\$ 130
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 26	\$ 38
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 619	\$ 634
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,776	\$ 8,419	\$ 8,686	\$ 7,841	\$ 6,517
Federal Home Loan Bank Stock	SC510	\$ 7,494	\$ 8,142	\$ 8,402	\$ 7,539	\$ 6,200
Other	SC540	\$ 282	\$ 277	\$ 284	\$ 302	\$ 317
Office Premises and Equipment	SC55	\$ 24,455	\$ 24,148	\$ 24,335	\$ 24,479	\$ 24,810
Other Assets - Gross	SUB0262	\$ 29,678	\$ 29,979	\$ 28,665	\$ 30,442	\$ 30,641
Other Assets - Total	SC59	\$ 29,678	\$ 29,979	\$ 28,665	\$ 30,442	\$ 30,641
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 12,412	\$ 12,295	\$ 12,175	\$ 12,051	\$ 11,928
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 5,141	\$ 5,045	\$ 4,815	\$ 4,556	\$ 4,454
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 17	\$ 29	\$ 44	\$ 64	\$ 87
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,702	\$ 5,745	\$ 5,788	\$ 5,831	\$ 5,874
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,693	\$ 1,684	\$ 1,775	\$ 1,878	\$ 2,045
Other Assets	SC689	\$ 4,713	\$ 5,181	\$ 4,068	\$ 6,062	\$ 6,253
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

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Description	Line Item	Value	Value	Value	Value	Value
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	\$ 7,164	\$ 7,781	\$ 8,350	\$ 8,305	\$ 9,218
Total Assets - Gross	SUB0283	\$ 1,336,350	\$ 1,330,615	\$ 1,334,423	\$ 1,289,318	\$ 1,271,360
Total Assets	SC60	\$ 1,329,186	\$ 1,322,834	\$ 1,326,073	\$ 1,281,013	\$ 1,262,142
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,069,599	\$ 1,071,148	\$ 1,059,352	\$ 1,042,281	\$ 1,040,650
Deposits	SC710	\$ 1,058,819	\$ 1,061,628	\$ 1,048,140	\$ 1,033,770	\$ 1,031,262
Escrows	SC712	\$ 10,674	\$ 9,409	\$ 11,098	\$ 8,384	\$ 9,255
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 106	\$ 111	\$ 114	\$ 127	\$ 133
Borrowings - Total	SC72	\$ 127,419	\$ 124,428	\$ 141,754	\$ 114,919	\$ 99,052
Advances from FHLBank	SC720	\$ 126,009	\$ 123,048	\$ 137,637	\$ 107,829	\$ 97,360
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,410	\$ 1,380	\$ 4,117	\$ 7,090	\$ 1,692
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 9,780	\$ 10,211	\$ 10,756	\$ 12,581	\$ 12,267
Accrued Interest Payable - Deposits	SC763	\$ 3,141	\$ 3,123	\$ 3,254	\$ 3,105	\$ 3,235
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 427	\$ 662	\$ 785	\$ 3,285	\$ 2,035
Accounts Payable	SC780	\$ 4,006	\$ 4,579	\$ 4,095	\$ 3,695	\$ 3,242
Deferred Income Taxes	SC790	\$ 452	\$ 130	\$ 149	\$ 81	\$ 316
Other Liabilities and Deferred Income	SC796	\$ 1,754	\$ 1,717	\$ 2,473	\$ 2,415	\$ 3,439
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
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	\$ 1,206,798	\$ 1,205,787	\$ 1,211,862	\$ 1,169,781	\$ 1,151,969

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 122,388	\$ 117,047	\$ 114,211	\$ 111,232	\$ 110,173
Stock - Total	SUB0311	\$ 47,221	\$ 42,221	\$ 42,221	\$ 42,221	\$ 42,221
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 5,325	\$ 4,684	\$ 4,684	\$ 4,684	\$ 4,684
Common Stock - Paid in Excess of Par	SC830	\$ 41,896	\$ 37,537	\$ 37,537	\$ 37,537	\$ 37,537
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,274	\$- 647	\$- 351	\$- 1,508	\$- 645
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,274	\$- 647	\$- 351	\$- 1,508	\$ 39
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$- 684
Retained Earnings	SC880	\$ 77,379	\$ 76,476	\$ 73,400	\$ 71,666	\$ 69,143
Other Components of Equity Capital	SC891	\$- 938	\$- 1,003	\$- 1,059	\$- 1,147	\$- 546
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,329,186	\$ 1,322,834	\$ 1,326,073	\$ 1,281,013	\$ 1,262,142

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 1
3	Federal, State, or other taxes receivable	2	\$ 1,923
6	Prepaid deposit insurance premiums	1	\$ 1
7	Prepaid expenses	3	\$ 968
14	Other noninterest-bearing short-term accounts recv	2	\$ 111
99	Other	2	\$ 1,130

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 111
11	The liability recorded for post-retirement benefit	1	\$ 389
99	Other	5	\$ 989

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 17,943	\$ 18,382	\$ 17,507	\$ 16,752	\$ 16,288
Deposits and Investment Securities	SO115	\$ 440	\$ 398	\$ 284	\$ 201	\$ 272
Mortgage-Backed Securities	SO125	\$ 1,179	\$ 1,140	\$ 1,101	\$ 1,168	\$ 1,073
Mortgage Loans	SO141	\$ 10,087	\$ 10,377	\$ 9,896	\$ 9,387	\$ 9,092
Nonmortgage Loans - Total	SUB0950	\$ 6,237	\$ 6,467	\$ 6,226	\$ 5,996	\$ 5,851
Commercial Loans and Leases	SO160	\$ 3,696	\$ 3,864	\$ 3,753	\$ 3,501	\$ 3,383
Consumer Loans and Leases	SO171	\$ 2,541	\$ 2,603	\$ 2,473	\$ 2,495	\$ 2,468
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 68	\$ 69	\$ 47	\$ 33	\$ 26
Federal Home Loan Bank Stock	SO181	\$ 68	\$ 69	\$ 47	\$ 33	\$ 26
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 5,935	\$ 5,730	\$ 5,274	\$ 4,932	\$ 4,764
Deposits	SO215	\$ 4,696	\$ 4,394	\$ 4,081	\$ 3,867	\$ 3,812
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 1,232	\$ 1,325	\$ 1,184	\$ 1,058	\$ 944
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	\$ 7	\$ 11	\$ 9	\$ 7	\$ 8
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 12,076	\$ 12,721	\$ 12,280	\$ 11,853	\$ 11,550
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 495	\$ 782	\$ 680	\$ 418	\$ 735
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 11,581	\$ 11,939	\$ 11,600	\$ 11,435	\$ 10,815
Noninterest Income - Total	SO42	\$ 3,979	\$ 4,290	\$ 3,838	\$ 4,272	\$ 4,082
Mortgage Loan Serving Fees	SO410	\$ 330	\$ 340	\$ 285	\$ 251	\$ 265
Other Fees and Charges	SO420	\$ 3,262	\$ 3,405	\$ 3,222	\$ 3,590	\$ 3,307
Net Income (Loss) from Other - Total	SUB0451	\$ 54	\$ 225	\$ 13	\$ 132	\$ 168
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 168	\$ 258	\$ 143	\$ 233	\$ 249
Operations & Sale of Repossessed Assets	SO461	\$- 114	\$- 33	\$- 130	\$- 101	\$- 82
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 333	\$ 320	\$ 318	\$ 299	\$ 342
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	\$ 10,587	\$ 10,643	\$ 10,343	\$ 9,718	\$ 10,277
All Personnel Compensation and Expense	SO510	\$ 6,190	\$ 6,376	\$ 6,164	\$ 5,738	\$ 6,025
Legal Expense	SO520	\$ 94	\$ 67	\$ 97	\$ 44	\$ 105
Office Occupancy and Equipment Expense	SO530	\$ 2,011	\$ 1,911	\$ 1,917	\$ 1,893	\$ 1,928
Marketing and Other Professional Services	SO540	\$ 606	\$ 491	\$ 529	\$ 425	\$ 494
Loan Servicing Fees	SO550	\$ 30	\$ 53	\$ 45	\$ 27	\$ 59
Goodwill and Other Intangibles Expense	SO560	\$ 43	\$ 43	\$ 43	\$ 43	\$ 43
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 1,613	\$ 1,702	\$ 1,548	\$ 1,548	\$ 1,623
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	\$ 4,973	\$ 5,586	\$ 5,095	\$ 5,989	\$ 4,620
Income Taxes - Total	SO71	\$ 1,686	\$ 1,906	\$ 1,751	\$ 2,081	\$ 1,582
Federal	SO710	\$ 1,434	\$ 1,613	\$ 1,473	\$ 1,760	\$ 1,346
State, Local & Other	SO720	\$ 252	\$ 293	\$ 278	\$ 321	\$ 236
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,287	\$ 3,680	\$ 3,344	\$ 3,908	\$ 3,038
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 3,287	\$ 3,680	\$ 3,344	\$ 3,908	\$ 3,038

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 41
14	Interest Income from CNFIs reported on SC655	1	\$ 49
15	Income from corporate-owned life insurance	1	\$ 138
99	Other	4	\$ 42

Other Noninterest Expense Codes

Code	Description	Count	Amount
6	Supervisory examination fees	2	\$ 72
7	Office supplies, printing, and postage	3	\$ 185
8	Telephone, including data lines	2	\$ 267
9	Loan origination expense	2	\$ 12
99	Other	3	\$ 519

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 17,943	\$ 68,929	\$ 50,547	\$ 33,040	\$ 16,288
YTD - Deposits and Investment Securities	Y_SO115	\$ 440	\$ 1,155	\$ 757	\$ 473	\$ 272
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,179	\$ 4,482	\$ 3,342	\$ 2,241	\$ 1,073
YTD - Mortgage Loans	Y_SO141	\$ 10,087	\$ 38,752	\$ 28,375	\$ 18,479	\$ 9,092
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,696	\$ 14,501	\$ 10,637	\$ 6,884	\$ 3,383
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,541	\$ 10,039	\$ 7,436	\$ 4,963	\$ 2,468
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 68	\$ 175	\$ 106	\$ 59	\$ 26
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 68	\$ 175	\$ 106	\$ 59	\$ 26
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 5,935	\$ 20,700	\$ 14,970	\$ 9,696	\$ 4,764
YTD - Deposits	Y_SO215	\$ 4,696	\$ 16,154	\$ 11,760	\$ 7,679	\$ 3,812
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 1,232	\$ 4,511	\$ 3,186	\$ 2,002	\$ 944
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	\$ 7	\$ 35	\$ 24	\$ 15	\$ 8
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	\$ 12,076	\$ 48,404	\$ 35,683	\$ 23,403	\$ 11,550
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 495	\$ 2,615	\$ 1,833	\$ 1,153	\$ 735
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 11,581	\$ 45,789	\$ 33,850	\$ 22,250	\$ 10,815
YTD - Noninterest Income - Total	Y_SO42	\$ 3,979	\$ 16,482	\$ 12,192	\$ 8,354	\$ 4,082
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 330	\$ 1,141	\$ 801	\$ 516	\$ 265
YTD - Other Fees and Charges	Y_SO420	\$ 3,262	\$ 13,524	\$ 10,119	\$ 6,897	\$ 3,307
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 54	\$ 538	\$ 313	\$ 300	\$ 168
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 168	\$ 883	\$ 625	\$ 482	\$ 249
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 114	\$- 346	\$- 313	\$- 183	\$- 82
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 333	\$ 1,279	\$ 959	\$ 641	\$ 342
YTD - Noninterest Expense - Total	Y_SO51	\$ 10,587	\$ 40,981	\$ 30,338	\$ 19,995	\$ 10,277
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 6,190	\$ 24,303	\$ 17,927	\$ 11,763	\$ 6,025
YTD - Legal Expense	Y_SO520	\$ 94	\$ 313	\$ 246	\$ 149	\$ 105
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,011	\$ 7,649	\$ 5,738	\$ 3,821	\$ 1,928
YTD - Marketing and Other Professional Services	Y_SO540	\$ 606	\$ 1,939	\$ 1,448	\$ 919	\$ 494
YTD - Loan Servicing Fees	Y_SO550	\$ 30	\$ 184	\$ 131	\$ 86	\$ 59
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 43	\$ 172	\$ 129	\$ 86	\$ 43
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 1,613	\$ 6,421	\$ 4,719	\$ 3,171	\$ 1,623
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,973	\$ 21,290	\$ 15,704	\$ 10,609	\$ 4,620
YTD - Income Taxes - Total	Y_SO71	\$ 1,686	\$ 7,320	\$ 5,414	\$ 3,663	\$ 1,582
YTD - Federal	Y_SO710	\$ 1,434	\$ 6,192	\$ 4,579	\$ 3,106	\$ 1,346
YTD - State, Local, and Other	Y_SO720	\$ 252	\$ 1,128	\$ 835	\$ 557	\$ 236
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,287	\$ 13,970	\$ 10,290	\$ 6,946	\$ 3,038
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 3,287	\$ 13,970	\$ 10,290	\$ 6,946	\$ 3,038

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 7,781	\$ 8,350	\$ 8,305	\$ 9,218	\$ 8,854
Net Provision for Loss	VA115	\$ 493	\$ 782	\$ 680	\$ 418	\$ 735
Transfers	VA125	\$- 336	\$- 551	\$ 118	\$- 501	\$ 226
Recoveries	VA135	\$ 406	\$ 279	\$ 304	\$ 196	\$ 733
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,181	\$ 1,079	\$ 1,057	\$ 1,026	\$ 1,330
General Valuation Allowances - Ending Balance	VA165	\$ 7,163	\$ 7,781	\$ 8,350	\$ 8,305	\$ 9,218
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,579	\$ 1,028	\$ 1,146	\$ 725	\$ 1,759
Net Provision for Loss	VA118	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 336	\$ 551	\$- 118	\$ 501	\$- 226
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 80	\$ 808
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,917	\$ 1,579	\$ 1,028	\$ 1,146	\$ 725
Total Valuation Allowances - Beginning Balance	VA110	\$ 9,360	\$ 9,378	\$ 9,451	\$ 9,943	\$ 10,613
Net Provision for Loss	VA120	\$ 495	\$ 782	\$ 680	\$ 418	\$ 735
Recoveries	VA140	\$ 406	\$ 279	\$ 304	\$ 196	\$ 733
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,181	\$ 1,079	\$ 1,057	\$ 1,106	\$ 2,138
Total Valuation Allowances - Ending Balance	VA170	\$ 9,080	\$ 9,360	\$ 9,378	\$ 9,451	\$ 9,943
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,181	\$ 1,079	\$ 1,057	\$ 1,026	\$ 1,330
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 87	\$ 112	\$ 78	\$ 97	\$ 122
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 35	\$ 0	\$ 1
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 35	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 87	\$ 112	\$ 43	\$ 97	\$ 121
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 13	\$ 0	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4	\$ 12	\$ 0	\$ 1	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1	\$ 53	\$ 43	\$ 77	\$ 45
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 14	\$ 50
Nonresidential Property (Except Land)	VA480	\$ 69	\$ 47	\$ 0	\$ 4	\$ 5
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Nonmortgage Loans - Total	VA56	\$ 1,094	\$ 967	\$ 979	\$ 929	\$ 1,208
Commercial Loans	VA520	\$ 63	\$ 179	\$ 72	\$ 88	\$ 115
Consumer Loans - Total	SUB2061	\$ 1,031	\$ 788	\$ 907	\$ 841	\$ 1,093
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	\$ 137	\$ 147	\$ 132	\$ 91	\$ 123
Mobile Home Loans	VA550	\$ 0	\$ 1	\$ 0	\$ 1	\$ 4

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 753	\$ 560	\$ 645	\$ 648	\$ 900
Other	VA560	\$ 141	\$ 80	\$ 130	\$ 101	\$ 66
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 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
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 406	\$ 279	\$ 304	\$ 196	\$ 733
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 98	\$ 29	\$ 11	\$ 18	\$ 455
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	\$ 98	\$ 29	\$ 11	\$ 18	\$ 455
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 1	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 13	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 8	\$ 3	\$ 8	\$ 10
Multifamily (5 or more) Dwelling Units	VA471	\$ 48	\$ 0	\$ 0	\$ 0	\$ 436
Nonresidential Property (Except Land)	VA481	\$ 46	\$ 8	\$ 7	\$ 9	\$ 8
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 308	\$ 250	\$ 293	\$ 178	\$ 278
Commercial Loans	VA521	\$ 23	\$ 29	\$ 74	\$ 2	\$ 13
Consumer Loans - Total	SUB2161	\$ 285	\$ 221	\$ 219	\$ 176	\$ 265
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 26	\$ 40	\$ 29	\$ 24	\$ 49

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 232	\$ 153	\$ 164	\$ 132	\$ 191
Other	VA561	\$ 27	\$ 27	\$ 26	\$ 20	\$ 25
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 336	\$ 551	\$- 118	\$ 501	\$- 226
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 19	\$ 0	\$ 0	\$ 379	\$- 204
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 379	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 379	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 19	\$ 0	\$ 0	\$ 0	\$- 204
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	\$- 10
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 19	\$ 0	\$ 0	\$ 0	\$- 194
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 317	\$ 551	\$- 118	\$ 122	\$- 22
Commercial Loans	VA522	\$ 317	\$ 551	\$- 118	\$ 122	\$- 10
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$- 12
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	\$- 8
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$- 3
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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed 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	\$ 1,111	\$ 1,351	\$ 635	\$ 1,331	\$ 371
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 8	\$ 83	\$ 67	\$ 458	\$- 537
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 35	\$ 379	\$ 1
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 35	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 379	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 8	\$ 83	\$ 32	\$ 79	\$- 538
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 12	\$ 0	\$- 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2	\$- 1	\$ 0	\$ 1	\$ 19
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 45	\$ 40	\$ 69	\$ 25
Multifamily (5 or more) Dwelling Units	VA475	\$- 48	\$ 0	\$ 0	\$ 14	\$- 386
Nonresidential Property (Except Land)	VA485	\$ 42	\$ 39	\$- 7	\$- 5	\$- 197
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Nonmortgage Loans - Total	VA59	\$ 1,103	\$ 1,268	\$ 568	\$ 873	\$ 908
Commercial Loans	VA525	\$ 357	\$ 701	\$- 120	\$ 208	\$ 92
Consumer Loans - Total	SUB2361	\$ 746	\$ 567	\$ 688	\$ 665	\$ 816
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 111	\$ 107	\$ 103	\$ 67	\$ 66
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 1	\$ 3
Credit Cards	VA559	\$ 521	\$ 407	\$ 481	\$ 516	\$ 709
Other	VA565	\$ 114	\$ 53	\$ 104	\$ 81	\$ 38
Repossessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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 Repossessed 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	\$ 419	\$ 538	\$ 367	\$ 682	\$ 167
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 766	\$ 900	\$ 909	\$ 928	\$ 515
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 225	\$ 144	\$ 348	\$ 579	\$ 813
Construction	VA951	\$ 0	\$ 0	\$ 85	\$ 285	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 32	\$ 144	\$ 173	\$ 117	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 352
Permanent - Nonresidential (Except Land)	VA954	\$ 193	\$ 0	\$ 90	\$ 177	\$ 461
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 20,956	\$ 23,244	\$ 31,469	\$ 24,117	\$ 20,695
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 10,191	\$ 12,764	\$ 15,582	\$ 16,202	\$ 20,170
Substandard	VA965	\$ 6,666	\$ 8,128	\$ 10,074	\$ 9,878	\$ 14,802
Doubtful	VA970	\$ 3,525	\$ 4,636	\$ 5,508	\$ 6,324	\$ 5,368
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 14,367	\$ 16,327	\$ 21,536	\$ 16,550	\$ 22,755
Mortgages - Total	SUB2421	\$ 7,608	\$ 8,335	\$ 8,055	\$ 8,708	\$ 11,056
Construction and Land Loans	SUB2430	\$ 1,479	\$ 2,043	\$ 2,519	\$ 1,607	\$ 1,315
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,653	\$ 2,026	\$ 2,316	\$ 4,317	\$ 3,303
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,491	\$ 4,340	\$ 3,828	\$ 2,920	\$ 6,845
Nonmortgages - Total	SUB2461	\$ 6,759	\$ 7,992	\$ 13,481	\$ 7,842	\$ 11,699
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 10,106	\$ 11,310	\$ 14,929	\$ 9,513	\$ 14,396

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 8,643	\$ 8,643	\$ 13,453	\$ 8,265	\$ 11,848
Mortgage Loans - Total	SUB2481	\$ 4,579	\$ 4,560	\$ 4,009	\$ 4,284	\$ 4,445
Construction	PD115	\$ 200	\$ 721	\$ 663	\$ 103	\$ 226
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 171	\$ 90	\$ 12	\$ 236	\$ 103
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 1,339	\$ 610	\$ 1,144	\$ 2,799	\$ 1,622
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 19	\$ 222	\$ 105	\$ 165	\$ 86
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,343	\$ 795	\$ 0	\$ 0	\$ 24
Permanent - Nonresidential Property (Except Land)	PD135	\$ 1,497	\$ 2,070	\$ 1,927	\$ 876	\$ 2,226
Permanent - Land	PD138	\$ 10	\$ 52	\$ 158	\$ 105	\$ 158
Nonmortgage Loans - Commercial Loans	PD140	\$ 2,847	\$ 2,605	\$ 7,471	\$ 2,622	\$ 5,723
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,217	\$ 1,478	\$ 1,973	\$ 1,359	\$ 1,680
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 8	\$ 3
Home Improvement Loans	PD163	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 40	\$ 0	\$ 4
Auto Loans	PD167	\$ 666	\$ 715	\$ 742	\$ 675	\$ 634
Mobile Home Loans	PD169	\$ 20	\$ 8	\$ 40	\$ 49	\$ 5
Credit Cards	PD171	\$ 450	\$ 670	\$ 513	\$ 566	\$ 539
Other	PD180	\$ 77	\$ 85	\$ 638	\$ 61	\$ 495
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 123	\$ 85	\$ 31	\$ 243	\$ 8
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,463	\$ 2,667	\$ 1,476	\$ 1,248	\$ 2,548
Mortgage Loans - Total	SUB2491	\$ 393	\$ 606	\$ 364	\$ 490	\$ 1,721
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 15	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 241	\$ 207	\$ 260	\$ 41	\$ 358
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 60	\$ 67
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 817
Permanent - Nonresidential Property (Except Land)	PD235	\$ 152	\$ 399	\$ 89	\$ 389	\$ 421
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 58
Nonmortgage Loans - Commercial Loans	PD240	\$ 828	\$ 1,841	\$ 863	\$ 515	\$ 519
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 242	\$ 220	\$ 249	\$ 243	\$ 308
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 20	\$ 13	\$ 10	\$ 15	\$ 36
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Credit Cards	PD271	\$ 211	\$ 205	\$ 202	\$ 227	\$ 265
Other	PD280	\$ 11	\$ 2	\$ 12	\$ 1	\$ 7
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,261	\$ 5,017	\$ 6,607	\$ 7,037	\$ 8,359
Mortgage Loans - Total	SUB2501	\$ 2,636	\$ 3,169	\$ 3,682	\$ 3,934	\$ 4,890
Construction	PD315	\$ 1,264	\$ 1,248	\$ 1,248	\$ 1,368	\$ 682
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 53	\$ 50	\$ 64	\$ 111	\$ 149
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 585	\$ 640	\$ 485	\$ 754	\$ 638
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 245	\$ 207	\$ 231	\$ 151	\$ 280
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 639	\$ 981	\$ 1,261	\$ 1,261
Permanent - Nonresidential Property (Except Land)	PD335	\$ 484	\$ 363	\$ 223	\$ 258	\$ 1,689
Permanent - Land	PD338	\$ 5	\$ 22	\$ 450	\$ 31	\$ 191
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,452	\$ 1,574	\$ 2,641	\$ 2,757	\$ 2,975
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 173	\$ 274	\$ 284	\$ 346	\$ 494
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	\$ 153	\$ 161	\$ 139	\$ 143	\$ 151
Mobile Home Loans	PD369	\$ 9	\$ 10	\$ 28	\$ 29	\$ 50
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 11	\$ 103	\$ 117	\$ 174	\$ 293
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 657	\$ 1,026	\$ 1,276	\$ 690	\$ 1,248

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 29,352	\$ 29,150	\$ 28,710	\$ 26,476	\$ 24,706

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 18,940	\$ 19,039	\$ 18,864	\$ 17,187	\$ 16,520
100% and greater LTV	LD120	\$ 10,412	\$ 10,111	\$ 9,846	\$ 9,289	\$ 8,186
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 373	\$ 372	\$ 556	\$ 850	\$ 628
Past Due and Still Accruing - Total	SUB5240	\$ 129	\$ 151	\$ 126	\$ 515	\$ 271
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 129	\$ 127	\$ 103	\$ 515	\$ 271
90% up to 100% LTV	LD210	\$ 129	\$ 98	\$ 74	\$ 307	\$ 231
100% and greater LTV	LD220	\$ 0	\$ 29	\$ 29	\$ 208	\$ 40
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 24	\$ 23	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 24	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 23	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 244	\$ 221	\$ 430	\$ 335	\$ 357
90% up to 100% LTV	LD250	\$ 126	\$ 135	\$ 299	\$ 189	\$ 165
100% and greater LTV	LD260	\$ 118	\$ 86	\$ 131	\$ 146	\$ 192
Net Charge-offs - Total	SUB5300	\$ 13	\$ 53	\$ 57	\$ 50	\$ 39
90% up to 100% LTV	LD310	\$ 13	\$ 0	\$ 43	\$ 50	\$ 39
100% and greater LTV	LD320	\$ 0	\$ 53	\$ 14	\$ 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	\$ 2,594	\$ 4,466	\$ 4,489	\$ 4,418	\$ 2,439
90% up to 100% LTV	LD430	\$ 1,545	\$ 2,953	\$ 3,362	\$ 2,764	\$ 1,864
100% and greater LTV	LD440	\$ 1,049	\$ 1,513	\$ 1,127	\$ 1,654	\$ 575
Sales - Total	SUB5340	\$ 290	\$ 252	\$ 271	\$ 125	\$ 294
90% up to 100% LTV	LD450	\$ 290	\$ 137	\$ 204	\$ 125	\$ 102
100% and greater LTV	LD460	\$ 0	\$ 115	\$ 67	\$ 0	\$ 192

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 26,214	\$ 27,249	\$ 30,331	\$ 37,881	\$ 27,518
Mortgage Construction Loans	CC105	\$ 21,099	\$ 22,090	\$ 23,170	\$ 32,751	\$ 22,000
Other Mortgage Loans	CC115	\$ 5,115	\$ 5,159	\$ 7,161	\$ 5,130	\$ 5,518
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 369	\$ 590	\$ 201	\$ 513	\$ 93
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 33,661	\$ 24,381	\$ 31,870	\$ 46,213	\$ 24,430
1-4 Dwelling Units	CC280	\$ 26,730	\$ 14,242	\$ 20,565	\$ 35,284	\$ 6,108

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,440	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 5,491	\$ 10,139	\$ 11,305	\$ 10,929	\$ 18,322
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,057	\$ 6,302	\$ 3,758	\$ 9,780	\$ 8,477
Commitments Outstanding to Purchase Loans	CC320	\$ 351	\$ 65	\$ 0	\$ 0	\$ 417
Commitments Outstanding to Sell Loans	CC330	\$ 15,546	\$ 14,833	\$ 22,793	\$ 17,202	\$ 17,056
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 4,104	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 500	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 140,425	\$ 135,623	\$ 131,192	\$ 133,851	\$ 138,440
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 41,798	\$ 39,197	\$ 37,619	\$ 37,135	\$ 36,251
Commercial Lines	CC420	\$ 86,497	\$ 84,274	\$ 81,621	\$ 85,003	\$ 90,429
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,533	\$ 1,785	\$ 1,717	\$ 1,576	\$ 1,698
Open-End Consumer Lines - Other	CC425	\$ 10,597	\$ 10,367	\$ 10,235	\$ 10,137	\$ 10,062
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,949	\$ 6,063	\$ 5,913	\$ 5,698	\$ 5,300
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 5,949	\$ 6,063	\$ 5,913	\$ 5,698	\$ 5,300
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 8,616	\$ 11,071	\$ 13,818	\$ 17,204	\$ 21,029
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,702	\$ 1,703	\$ 1,796	\$ 1,902	\$ 2,072
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 23,104	\$ 11,903	\$ 7,729	\$ 3,298	\$ 41,560
Pass-Through Securities	CF143	\$ 23,104	\$ 11,903	\$ 7,729	\$ 3,298	\$ 41,560
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,397	\$ 2,549	\$ 10,050	\$ 2,078	\$ 1,681
Pass-Through Securities	CF145	\$ 2,397	\$ 2,549	\$ 10,050	\$ 2,078	\$ 1,681
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 20,707	\$ 9,354	\$- 2,321	\$ 1,220	\$ 39,879

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 8,710	\$- 7,603	\$- 8,092	\$- 12,696	\$- 6,107
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 567	\$- 1,193	\$- 2,621	\$- 3,888	\$- 1,882
Mortgage Loans Disbursed - Total	SUB3831	\$ 38,317	\$ 75,673	\$ 59,221	\$ 98,331	\$ 85,609
Construction Loans - Total	SUB3840	\$ 9,329	\$ 12,361	\$ 11,241	\$ 19,636	\$ 8,892
1-4 Dwelling Units	CF190	\$ 2,971	\$ 3,283	\$ 4,968	\$ 9,519	\$ 4,366
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,313	\$ 2,005	\$ 1,731	\$ 1,825	\$ 721
Nonresidential	CF210	\$ 5,045	\$ 7,073	\$ 4,542	\$ 8,292	\$ 3,805
Permanent Loans - Total	SUB3851	\$ 28,988	\$ 63,312	\$ 47,980	\$ 78,695	\$ 76,717
1-4 Dwelling Units	CF225	\$ 13,192	\$ 19,492	\$ 26,285	\$ 50,994	\$ 31,716
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,507	\$ 4,824	\$ 3,742	\$ 6,443	\$ 5,436
Nonresidential (Except Land)	CF260	\$ 8,179	\$ 35,774	\$ 13,117	\$ 18,913	\$ 30,625
Land	CF270	\$ 5,110	\$ 3,222	\$ 4,836	\$ 2,345	\$ 8,940
Loans and Participations Purchased - Total	SUB3880	\$ 7,288	\$ 5,484	\$ 2,696	\$ 4,825	\$ 972
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 175	\$ 0	\$ 417	\$ 908
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 250	\$ 0	\$ 853	\$ 782	\$ 0
Secured by Nonresidential	CF300	\$ 7,038	\$ 5,309	\$ 1,843	\$ 3,626	\$ 64
Loans and Participations Sold - Total	SUB3890	\$ 21,396	\$ 32,233	\$ 17,481	\$ 27,743	\$ 21,811
Secured by 1-4 Dwelling Units	CF310	\$ 17,571	\$ 27,114	\$ 16,642	\$ 20,391	\$ 18,173
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 4,132	\$ 726	\$ 5,089	\$ 363
Secured by Nonresidential	CF330	\$ 3,825	\$ 987	\$ 113	\$ 2,263	\$ 3,275
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 14,108	\$- 26,749	\$- 14,785	\$- 22,918	\$- 20,839
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 35,319	\$ 47,019	\$ 22,528	\$ 45,322	\$ 40,646
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,396	\$ 2,235	\$- 1,427	\$- 2,896	\$- 4,807
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 7,212	\$ 2,624	\$ 2,286	\$ 5,794	\$ 6,370
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 12,506	\$ 4,140	\$ 20,481	\$ 27,195	\$ 19,317
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 52,003	\$ 58,968	\$ 66,240	\$ 73,082	\$ 60,868
Commercial	CF390	\$ 33,145	\$ 39,899	\$ 44,366	\$ 47,220	\$ 43,176
Consumer	CF400	\$ 18,858	\$ 19,069	\$ 21,874	\$ 25,862	\$ 17,692
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,240	\$ 226	\$ 140	\$ 1,877	\$ 2,912
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
Consumer	CF405	\$ 2,240	\$ 226	\$ 140	\$ 1,833	\$ 2,912

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 49,763	\$ 58,742	\$ 66,100	\$ 71,205	\$ 57,956
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 2,809	\$ 13,488	\$ 14,370	\$ 2,508	\$ 15,906
New Deposits Received less Deposits Withdrawn	CF420	\$- 7,278	\$ 9,340	\$ 10,497	\$- 1,233	\$ 12,235
Interest Credited to Deposits	CF430	\$ 4,469	\$ 4,148	\$ 3,873	\$ 3,741	\$ 3,671
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 13,639	\$ 15,507	\$ 20,475	\$ 13,402	\$ 23,610
Fully Insured	DI100	\$ 13,639	\$ 15,507	\$ 20,475	\$ 13,402	\$ 23,610
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 622,654	\$ 616,541	\$ 627,787	\$ 608,592	\$ 627,260
Deposits with Balances - Greater than \$100,000	DI130	\$ 446,839	\$ 454,496	\$ 431,451	\$ 433,562	\$ 413,257
Number of Deposit Accounts - Total	SUB4062	94,649	91,745	92,867	92,647	92,339
Balances of \$100,000 or Less	DI150	93,167	90,318	91,462	91,311	91,036
Balances Greater than \$100,000	DI160	1,482	1,427	1,405	1,336	1,303
IRA/Keogh Accounts	DI200	\$ 81,029	\$ 79,581	\$ 78,528	\$ 76,730	\$ 76,336
Uninsured Deposits	DI210	\$ 299,870	\$ 314,862	\$ 293,972	\$ 307,142	\$ 280,109
Preferred Deposits	DI220	\$ 118,597	\$ 125,616	\$ 90,427	\$ 130,342	\$ 100,254
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 314,985	\$ 317,521	\$ 285,137	\$ 307,110	\$ 305,834
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 292,828	\$ 299,047	\$ 308,843	\$ 292,335	\$ 288,304
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 26,404	\$ 26,254	\$ 25,702	\$ 25,264	\$ 24,627
Deposits & Escrows - Time Deposits	DI340	\$ 435,276	\$ 428,215	\$ 439,555	\$ 417,445	\$ 421,752
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 144,861	\$ 143,551	\$ 128,345	\$ 130,631	\$ 140,814
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 736	\$ 709	\$ 705	\$ 986	\$ 677
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 2,539	\$ 2,537	\$ 2,539	\$ 2,542	\$ 2,540
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	504	500	505	501	487
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 155,138	\$ 142,810	\$ 141,214	\$ 155,902	\$ 168,346
Assets Held for Sale	SI387	\$ 7,773	\$ 12,334	\$ 16,172	\$ 10,710	\$ 8,842
Loans Serviced for Others	SI390	\$ 506,669	\$ 538,432	\$ 527,202	\$ 506,963	\$ 514,239
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,693	\$ 1,684	\$ 1,775	\$ 1,878	\$ 2,045
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	81.12%	79.93%	81.66%	79.60%	80.49%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	80.63%	79.84%	81.99%	81.38%	80.20%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	79.45%	79.97%	81.68%	80.93%	80.83%
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	SI588	\$ 26,331	\$ 25,927	\$ 25,117	\$ 24,415	\$ 24,166
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 8,805	\$ 9,303	\$ 8,760	\$ 9,613	\$ 9,947
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	3
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 117,047	\$ 114,212	\$ 111,231	\$ 110,173	\$ 108,298
Net Income (Loss) (SO91)	SI610	\$ 3,287	\$ 3,680	\$ 3,344	\$ 3,908	\$ 3,038
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 2,383	\$ 606	\$ 1,607	\$ 1,385	\$ 1,589
Stock Issued	SI640	\$ 5,000	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 628	\$- 296	\$ 1,157	\$- 863	\$ 330
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 65	\$ 57	\$ 87	\$- 601	\$ 96
Ending Equity Capital (SC80)	SI680	\$ 122,388	\$ 117,047	\$ 114,212	\$ 111,232	\$ 110,173
TRANSACTIONS WITH AFFILIATES						
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	\$ 310	\$ 467	\$ 1,111	\$ 64	\$ 278
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,925	\$ 7,000	\$ 7,000	\$ 5,370	\$ 5,000
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 86	\$ 66	\$ 104	\$ 110	\$ 112
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,307,367	\$ 1,336,240	\$ 1,305,551	\$ 1,226,755	\$ 1,221,665
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 64,683	\$ 65,881	\$ 54,564	\$ 43,193	\$ 51,805
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 741,157	\$ 751,013	\$ 738,917	\$ 701,960	\$ 688,603
Nonmortgage Loans	SI885	\$ 414,907	\$ 424,837	\$ 423,770	\$ 391,710	\$ 390,489
Deposits and Excrows	SI890	\$ 1,004,259	\$ 1,014,478	\$ 999,635	\$ 956,573	\$ 956,139
Total Borrowings	SI895	\$ 120,676	\$ 139,514	\$ 129,538	\$ 96,226	\$ 85,462
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	2	0	0	3
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 81	\$ 0	\$ 0	\$ 32
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	5.63	0.00	0.00	3.83
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	5.63	0.00	0.00	5.50

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
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	1	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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	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]
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	\$ 93,528	\$ 92,871	\$ 87,561	\$ 83,790	\$ 86,142
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 62,756	\$ 62,825	\$ 59,279	\$ 55,216	\$ 55,346
Personal Trust and Agency Accounts	FS210	\$ 17,012	\$ 17,642	\$ 16,892	\$ 16,139	\$ 15,574
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 15,751	\$ 15,736	\$ 14,397	\$ 13,718	\$ 13,876
Employee Benefit - Defined Contribution	FS220	\$ 1,085	\$ 859	\$ 787	\$ 768	\$ 754
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 14,666	\$ 14,877	\$ 13,610	\$ 12,950	\$ 13,122
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 29,993	\$ 29,447	\$ 27,990	\$ 25,359	\$ 25,896
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 30,352	\$ 29,556	\$ 27,739	\$ 28,132	\$ 30,425
Personal Trust and Agency Accounts	FS211	\$ 7,024	\$ 7,080	\$ 7,547	\$ 8,131	\$ 9,717
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 23,328	\$ 22,476	\$ 20,192	\$ 20,001	\$ 20,708
Employee Benefit - Defined Contribution	FS221	\$ 15,063	\$ 14,168	\$ 12,849	\$ 12,368	\$ 12,971
Employee Benefit - Defined Benefit	FS231	\$ 4,316	\$ 4,379	\$ 3,483	\$ 3,748	\$ 3,731
Other Retirement Accounts	FS241	\$ 3,949	\$ 3,929	\$ 3,860	\$ 3,885	\$ 4,006
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 420	\$ 490	\$ 543	\$ 442	\$ 371
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	287	287	281	267	258
Personal Trust and Agency Accounts	FS212	55	54	51	50	50
Retirement-related Trust and Agency Accounts - Total	SUB6120	121	121	117	108	104
Employee Benefit - Defined Contribution	FS222	6	4	4	4	4
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	115	117	113	104	100
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	111	112	113	109	104
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	66	70	66	67	66
Personal Trust and Agency Accounts	FS213	26	30	27	28	27
Retirement-related Trust and Agency Accounts - Total	SUB6130	40	40	39	39	39
Employee Benefit - Defined Contribution	FS223	12	11	10	10	10
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	27	28	28	28	28
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	36	44	37	37	41
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 593	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 154	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 196	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 51	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 138	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 233	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 491	\$ 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	\$ 102	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 17,642	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 198	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 4,527	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 279	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 1,967	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 2,344	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 642	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 6,024	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 1,530	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 131	\$ 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

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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
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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 122,388	\$ 117,047	\$ 114,211	\$ 111,232	\$ 110,173
Equity Capital Deductions - Total	SUB1631	\$ 5,702	\$ 5,745	\$ 5,788	\$ 5,831	\$ 5,876
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,702	\$ 5,745	\$ 5,788	\$ 5,831	\$ 5,874
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 1,274	\$ 647	\$ 351	\$ 1,508	\$ - 39
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,274	\$ 647	\$ 351	\$ 1,508	\$ - 39
Qualifying 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 117,960	\$ 111,949	\$ 108,774	\$ 106,909	\$ 104,258
Total Assets (SC60)	CCR205	\$ 1,329,186	\$ 1,322,834	\$ 1,326,073	\$ 1,281,013	\$ 1,262,142
Asset Deductions - Total	SUB1651	\$ 5,702	\$ 5,745	\$ 5,788	\$ 5,831	\$ 5,874
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,702	\$ 5,745	\$ 5,788	\$ 5,831	\$ 5,874
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	\$ 1,960	\$ 974	\$ 508	\$ 2,324	\$ - 79
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,960	\$ 974	\$ 508	\$ 2,324	\$ - 79
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,325,444	\$ 1,318,063	\$ 1,320,793	\$ 1,277,506	\$ 1,256,189
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 53,017	\$ 52,860	\$ 52,832	\$ 51,100	\$ 50,248
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 117,960	\$ 111,949	\$ 108,774	\$ 106,909	\$ 104,258
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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 7,164	\$ 7,781	\$ 7,910	\$ 7,843	\$ 7,643
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 7,164	\$ 7,781	\$ 7,910	\$ 7,843	\$ 7,643
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 7,164	\$ 7,781	\$ 7,910	\$ 7,843	\$ 7,643
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,688	\$ 1,664	\$ 1,750	\$ 1,861	\$ 2,027
Total Risk-Based Capital	CCR39	\$ 123,436	\$ 118,066	\$ 114,934	\$ 112,891	\$ 109,874
0% R/W Category - Cash	CCR400	\$ 7,220	\$ 6,262	\$ 6,847	\$ 6,676	\$ 6,617
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 69,534	\$ 55,750	\$ 47,193	\$ 41,750	\$ 40,560
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 455	\$ 909	\$ 276	\$ 343	\$ 4,214
0% R/W Category - Assets Total	CCR420	\$ 77,209	\$ 62,921	\$ 54,316	\$ 48,769	\$ 51,391
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	\$ 96,247	\$ 92,668	\$ 98,983	\$ 119,855	\$ 134,524
20% R/W Category - Claims on FHLBs	CCR435	\$ 20,681	\$ 25,894	\$ 26,061	\$ 10,786	\$ 16,780
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,202	\$ 4,053	\$ 4,331	\$ 5,184	\$ 4,959
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 51,050	\$ 34,972	\$ 39,891	\$ 27,020	\$ 26,934
20% R/W Category - Other	CCR450	\$ 21,892	\$ 23,476	\$ 23,505	\$ 21,937	\$ 19,692
20% R/W Category - Assets Total	CCR455	\$ 193,072	\$ 181,063	\$ 192,771	\$ 184,782	\$ 202,889
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 38,615	\$ 36,212	\$ 38,555	\$ 36,957	\$ 40,578
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 126,182	\$ 129,871	\$ 134,922	\$ 126,027	\$ 120,830
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 30,246	\$ 30,184	\$ 39,685	\$ 21,724	\$ 20,203
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 142	\$ 167	\$ 212	\$ 238	\$ 324
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,799	\$ 2,890	\$ 2,958	\$ 2,950	\$ 2,778
50% R/W Category - Other	CCR480	\$ 9,102	\$ 9,089	\$ 9,084	\$ 9,064	\$ 9,065
50% R/W Category - Assets Total	CCR485	\$ 168,471	\$ 172,201	\$ 186,861	\$ 160,003	\$ 153,200
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 84,237	\$ 86,102	\$ 93,431	\$ 80,002	\$ 76,601

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 92	\$ 95	\$ 113	\$ 118	\$ 386
100% R/W Category - All Other Assets	CCR506	\$ 923,890	\$ 939,453	\$ 924,663	\$ 921,082	\$ 889,250
100% R/W Category - Assets Total	CCR510	\$ 923,982	\$ 939,548	\$ 924,776	\$ 921,200	\$ 889,636
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 923,982	\$ 939,548	\$ 924,776	\$ 921,200	\$ 889,636
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	\$ 1,362,734	\$ 1,355,733	\$ 1,358,724	\$ 1,314,754	\$ 1,297,116
Subtotal Risk-Weighted Assets	CCR75	\$ 1,046,833	\$ 1,061,861	\$ 1,056,761	\$ 1,038,158	\$ 1,006,814
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 440	\$ 436	\$ 1,537
Total Risk-Weighted Assets	CCR78	\$ 1,046,833	\$ 1,061,861	\$ 1,056,321	\$ 1,037,722	\$ 1,005,277
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 83,745	\$ 84,949	\$ 84,506	\$ 83,018	\$ 80,422
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.90%	8.49%	8.24%	8.37%	8.30%
Total Risk-Based Capital Ratio	CCR820	11.79%	11.12%	10.88%	10.88%	10.93%
Tier 1 Risk-Based Capital Ratio	CCR830	11.11%	10.39%	10.13%	10.12%	10.17%
Tangible Equity Ratio	CCR840	8.90%	8.49%	8.23%	8.36%	8.29%

*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.