

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		4	4	4
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 147,087	\$ 151,551	\$ 108,393
Cash and Non-Interest-Earning Deposits	SC110	\$ 28,758	\$ 39,618	\$ 30,052
Interest-Earning Deposits in FHLBs	SC112	\$ 17,534	\$ 2,789	\$ 8,284
Other Interest-Earning Deposits	SC118	\$ 3,169	\$ 3,169	\$ 3,169
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 28,940	\$ 39,140	\$ 2,960
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 33,514	\$ 33,354	\$ 33,286
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 41	\$ 44	\$ 42
State and Municipal Obligations	SC180	\$ 18,214	\$ 16,369	\$ 13,306
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 16,112	\$ 16,407	\$ 16,532
Accrued Interest Receivable	SC191	\$ 805	\$ 661	\$ 762
Mortgage-Backed Securities - Gross	SUB0072	\$ 122,777	\$ 127,381	\$ 130,238
Mortgage-Backed Securities - Total	SC22	\$ 122,777	\$ 127,381	\$ 130,238
Pass-Through - Total	SUB0073	\$ 80,503	\$ 87,734	\$ 94,720
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 80,455	\$ 87,673	\$ 94,638
Other Pass-Through	SC215	\$ 48	\$ 61	\$ 82
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 41,743	\$ 39,103	\$ 34,969
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 27,723	\$ 24,671	\$ 20,128
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 14,020	\$ 14,432	\$ 14,841
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 531	\$ 544	\$ 549

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Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 797,597	\$ 803,192	\$ 796,594
Mortgage Loans - Total	SC26	\$ 794,026	\$ 799,851	\$ 793,031
Construction Loans - Total	SUB0100	\$ 59,234	\$ 51,663	\$ 58,908
Residential - Total	SUB0110	\$ 35,386	\$ 28,541	\$ 28,818
1-4 Dwelling Units	SC230	\$ 24,338	\$ 17,728	\$ 16,243
Multifamily (5 or more) Dwelling Units	SC235	\$ 11,048	\$ 10,813	\$ 12,575
Nonresidential Property	SC240	\$ 23,848	\$ 23,122	\$ 30,090
Permanent Loans - Total	SUB0121	\$ 733,108	\$ 746,052	\$ 732,372
Residential - Total	SUB0131	\$ 318,665	\$ 308,441	\$ 309,806
1-4 Dwelling Units - Total	SUB0141	\$ 239,360	\$ 231,289	\$ 233,058
Revolving Open-End Loans	SC251	\$ 43,073	\$ 43,891	\$ 47,816
All Other - First Liens	SC254	\$ 164,148	\$ 146,497	\$ 144,333
All Other - Junior Liens	SC255	\$ 32,139	\$ 40,901	\$ 40,909
Multifamily (5 or more) Dwelling Units	SC256	\$ 79,305	\$ 77,152	\$ 76,748
Nonresidential Property (Except Land)	SC260	\$ 342,079	\$ 366,883	\$ 352,684
Land	SC265	\$ 72,364	\$ 70,728	\$ 69,882
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 5,373	\$ 6,435	\$ 17,765
Accrued Interest Receivable	SC272	\$ 5,097	\$ 5,339	\$ 5,130
Advances for Taxes and Insurance	SC275	\$ 158	\$ 138	\$ 184
Allowance for Loan and Lease Losses	SC283	\$ 3,571	\$ 3,341	\$ 3,563
Nonmortgage Loans - Gross	SUB0162	\$ 383,004	\$ 381,981	\$ 389,113
Nonmortgage Loans - Total	SC31	\$ 370,345	\$ 368,573	\$ 376,914
Commercial Loans - Total	SC32	\$ 227,204	\$ 222,024	\$ 227,500
Secured	SC300	\$ 192,840	\$ 181,728	\$ 184,787
Unsecured	SC303	\$ 5,430	\$ 8,848	\$ 8,612
Lease Receivables	SC306	\$ 28,934	\$ 31,448	\$ 34,101
Consumer Loans - Total	SC35	\$ 150,945	\$ 154,805	\$ 156,259
Loans on Deposits	SC310	\$ 2,374	\$ 2,210	\$ 2,339
Home Improvement Loans (Not secured by real estate)	SC316	\$ 863	\$ 862	\$ 593
Education Loans	SC320	\$ 3,200	\$ 2,182	\$ 2,351
Auto Loans	SC323	\$ 107,094	\$ 109,599	\$ 111,996
Mobile Home Loans	SC326	\$ 716	\$ 720	\$ 798
Credit Cards	SC328	\$ 22,611	\$ 24,175	\$ 22,576

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Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 14,087	\$ 15,057	\$ 15,606
Accrued Interest Receivable	SC348	\$ 4,855	\$ 5,152	\$ 5,354
Allowance for Loan and Lease Losses	SC357	\$ 12,659	\$ 13,408	\$ 12,199
Repossessed Assets - Gross	SUB0201	\$ 740	\$ 602	\$ 880
Repossessed Assets - Total	SC40	\$ 725	\$ 602	\$ 880
Real Estate - Total	SUB0210	\$ 334	\$ 205	\$ 527
Construction	SC405	\$ 0	\$ 23	\$ 33
Residential - Total	SUB0225	\$ 164	\$ 182	\$ 494
1-4 Dwelling Units	SC415	\$ 164	\$ 182	\$ 494
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 147	\$ 0	\$ 0
Land	SC428	\$ 23	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 406	\$ 397	\$ 353
General Valuation Allowances	SC441	\$ 15	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 1,210	\$ 1,210	\$ 1,210
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 8,652	\$ 7,742	\$ 9,565
Federal Home Loan Bank Stock	SC510	\$ 8,278	\$ 7,370	\$ 9,199
Other	SC540	\$ 374	\$ 372	\$ 366
Office Premises and Equipment	SC55	\$ 28,832	\$ 28,297	\$ 27,352
Other Assets - Gross	SUB0262	\$ 41,634	\$ 42,743	\$ 42,642
Other Assets - Total	SC59	\$ 41,634	\$ 42,743	\$ 42,642
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 2,116	\$ 2,095	\$ 2,075
Other	SC625	\$ 13,391	\$ 13,265	\$ 13,140
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 10,855	\$ 10,784	\$ 10,742
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,612	\$ 5,617	\$ 5,622
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 9,660	\$ 10,982	\$ 11,063
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 16,245	\$ 16,749	\$ 15,762
Total Assets - Gross	SUB0283	\$ 1,531,533	\$ 1,544,699	\$ 1,505,987
Total Assets	SC60	\$ 1,515,288	\$ 1,527,950	\$ 1,490,225
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 1,238,100	\$ 1,253,059	\$ 1,182,651
Deposits	SC710	\$ 1,218,165	\$ 1,239,356	\$ 1,164,055
Escrows	SC712	\$ 19,914	\$ 13,691	\$ 18,549
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 21	\$ 12	\$ 47
Borrowings - Total	SC72	\$ 111,450	\$ 111,859	\$ 152,984
Advances from FHLBank	SC720	\$ 111,450	\$ 111,859	\$ 152,984
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 0	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 18,296	\$ 17,843	\$ 17,624
Accrued Interest Payable - Deposits	SC763	\$ 6,102	\$ 6,122	\$ 5,135
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 3,309	\$ 3,072	\$ 4,506
Accounts Payable	SC780	\$ 3,862	\$ 3,849	\$ 3,573
Deferred Income Taxes	SC790	\$ 78	\$ 77	\$ 68
Other Liabilities and Deferred Income	SC796	\$ 4,945	\$ 4,723	\$ 4,342
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

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 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,367,846	\$ 1,382,761	\$ 1,353,259
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 54,481	\$ 54,350	\$ 49,066
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 5,845	\$ 5,845	\$ 5,325
Paid in Excess of Par	SC830	\$ 48,636	\$ 48,505	\$ 43,741
Accumulated Other Comprehensive Income - Total	SC86	\$- 823	\$- 1,109	\$- 1,318
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 823	\$- 1,109	\$- 1,320
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 2
Retained Earnings	SC880	\$ 93,785	\$ 91,950	\$ 89,218
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 147,443	\$ 145,191	\$ 136,966
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,515,289	\$ 1,527,952	\$ 1,490,225

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
7	Prepaid expenses
14	Other noninterest-bearing short-term accounts recv
99	Other

Other Liability Codes

Code	Description
11	The liability recorded for post-retirement benefit
21	Liabilities for credit losses on OBS credit exposures
99	Other

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 27,369	\$ 27,901	\$ 26,646
Deposits and Investment Securities	SO115	\$ 1,385	\$ 1,172	\$ 866
Mortgage-Backed Securities	SO125	\$ 1,385	\$ 1,392	\$ 1,444
Mortgage Loans	SO141	\$ 13,824	\$ 14,460	\$ 14,061
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 516	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 10,072	\$ 10,877	\$ 10,275
Commercial Loans and Leases	SO160	\$ 4,609	\$ 4,839	\$ 4,564
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 114	N/A	N/A
Consumer Loans and Leases	SO171	\$ 5,463	\$ 6,038	\$ 5,711
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 73	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 75	\$ 93	\$ 102
Federal Home Loan Bank Stock	SO181	\$ 74	\$ 93	\$ 102
Other	SO185	\$ 1	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 11,565	\$ 11,715	\$ 10,554
Deposits	SO215	\$ 10,197	\$ 10,141	\$ 8,858
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 1,367	\$ 1,574	\$ 1,692
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1	\$ 0	\$ 4
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 15,879	\$ 16,279	\$ 16,194
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,483	\$ 6,399	\$ 5,486
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 12,396	\$ 9,880	\$ 10,708
Noninterest Income - Total	SO42	\$ 7,718	\$ 10,724	\$ 8,753
Mortgage Loan Servicing Fees	SO410	\$ 541	\$ 451	\$ 360
Servicing Amortization and Valuation Adjustments	SO411	\$ 2	N/A	N/A

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March 2007

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,699	\$ 6,987	\$ 7,876
Net Income (Loss) from Other - Total	SUB0451	\$ 151	\$ 2,946	\$ 113
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 223	\$ 260	\$ 196
Operations & Sale of Repossessed Assets	SO461	\$- 73	\$- 79	\$- 85
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 2	\$ 2,765	\$ 2
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 325	\$ 340	\$ 404
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 14,187	\$ 14,183	\$ 13,233
All Personnel Compensation and Expense	SO510	\$ 7,231	\$ 7,174	\$ 6,654
Legal Expense	SO520	\$ 121	\$ 68	\$ 74
Office Occupancy and Equipment Expense	SO530	\$ 2,281	\$ 2,205	\$ 2,169
Marketing and Other Professional Services	SO540	\$ 789	\$ 1,258	\$ 1,185
Loan Servicing Fees	SO550	\$ 34	\$ 34	\$ 38
Goodwill and Other Intangibles Expense	SO560	\$ 5	\$ 5	\$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 1	\$ 0
Other Noninterest Expense	SO580	\$ 3,726	\$ 3,438	\$ 3,108
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 5,927	\$ 6,421	\$ 6,228
Income Taxes - Total	SO71	\$ 1,949	\$ 2,197	\$ 2,072
Federal	SO710	\$ 1,668	\$ 1,840	\$ 1,723

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 281	\$ 357	\$ 349
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,978	\$ 4,224	\$ 4,156
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 3,978	\$ 4,224	\$ 4,156

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Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
6	Net income(loss)-equity invest in uncons sub org
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
99	Other

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Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 27,369	\$ 102,025	\$ 74,124
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,385	\$ 3,669	\$ 2,497
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,385	\$ 5,767	\$ 4,375
YTD - Mortgage Loans	Y_SO141	\$ 13,824	\$ 54,291	\$ 39,831
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 516	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,609	\$ 17,411	\$ 12,572
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 114	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,463	\$ 20,887	\$ 14,849
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 73	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 75	\$ 340	\$ 247
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 74	\$ 340	\$ 247
YTD - Other	Y_SO185	\$ 1	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 11,565	\$ 40,496	\$ 28,781
YTD - Deposits	Y_SO215	\$ 10,197	\$ 34,152	\$ 24,011
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 1,367	\$ 6,324	\$ 4,750
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1	\$ 20	\$ 20
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 15,879	\$ 61,869	\$ 45,590
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,483	\$ 19,214	\$ 12,815
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 12,396	\$ 42,655	\$ 32,775
YTD - Noninterest Income - Total	Y_SO42	\$ 7,718	\$ 34,442	\$ 23,718
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 541	\$ 1,303	\$ 852
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 2	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 6,699	\$ 27,957	\$ 20,970
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 151	\$ 3,658	\$ 712
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 223	\$ 954	\$ 694
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 73	\$- 68	\$ 11
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2	\$ 2,772	\$ 7
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 325	\$ 1,524	\$ 1,184
YTD - Noninterest Expense - Total	Y_SO51	\$ 14,187	\$ 53,213	\$ 39,030
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 7,231	\$ 27,139	\$ 19,965
YTD - Legal Expense	Y_SO520	\$ 121	\$ 422	\$ 354
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,281	\$ 8,647	\$ 6,442
YTD - Marketing and Other Professional Services	Y_SO540	\$ 789	\$ 4,732	\$ 3,474
YTD - Loan Servicing Fees	Y_SO550	\$ 34	\$ 183	\$ 149
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5	\$ 20	\$ 15
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 1	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 3,726	\$ 12,069	\$ 8,631
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 5,927	\$ 23,884	\$ 17,463
YTD - Income Taxes - Total	Y_SO71	\$ 1,949	\$ 7,888	\$ 5,691
YTD - Federal	Y_SO710	\$ 1,668	\$ 6,613	\$ 4,773
YTD - State, Local, and Other	Y_SO720	\$ 281	\$ 1,275	\$ 918
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,978	\$ 15,996	\$ 11,772
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 3,978	\$ 15,996	\$ 11,772

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 16,749	\$ 15,762	\$ 13,510
Net Provision for Loss	VA115	\$ 3,483	\$ 6,399	\$ 5,486

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 0	\$ 653	\$ 79
Recoveries	VA135	\$ 1,252	\$ 286	\$ 809
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 5,239	\$ 6,351	\$ 4,122
General Valuation Allowances - Ending Balance	VA165	\$ 16,245	\$ 16,749	\$ 15,762
Specific Valuation Allowances - Beginning Balance	VA108	\$ 0	\$ 653	\$ 732
Net Provision for Loss	VA118	\$ 0	\$ 1	\$ 0
Transfers	VA128	\$ 0	\$ - 653	\$ - 79
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 1	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 0	\$ 0	\$ 653
Total Valuation Allowances - Beginning Balance	VA110	\$ 16,749	\$ 16,415	\$ 14,242
Net Provision for Loss	VA120	\$ 3,483	\$ 6,400	\$ 5,486
Recoveries	VA140	\$ 1,252	\$ 286	\$ 809
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 5,239	\$ 6,352	\$ 4,122
Total Valuation Allowances - Ending Balance	VA170	\$ 16,245	\$ 16,749	\$ 16,415
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,239	\$ 6,351	\$ 4,122
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 23	\$ 1,331	\$ 77
Construction - Total	SUB2030	\$ 0	\$ 1,321	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 1,321	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 23	\$ 10	\$ 77
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 45
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 12	\$ 0	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 11	\$ 10	\$ 31
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,216	\$ 5,020	\$ 4,045
Commercial Loans	VA520	\$ 49	\$ 117	\$ 214

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 5,167	\$ 4,903	\$ 3,831
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 62	\$ 71	\$ 107
Mobile Home Loans	VA550	\$ 0	\$ 9	\$ 0
Credit Cards	VA556	\$ 5,011	\$ 4,753	\$ 3,666
Other	VA560	\$ 94	\$ 70	\$ 58
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,252	\$ 286	\$ 809
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 5	\$ 9	\$ 522
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5	\$ 9	\$ 522
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 9
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 0	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 4	\$ 5
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2	\$ 4	\$ 505
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,247	\$ 277	\$ 287
Commercial Loans	VA521	\$ 65	\$ 0	\$ 57
Consumer Loans - Total	SUB2161	\$ 1,182	\$ 277	\$ 230
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 37	\$ 27	\$ 29
Mobile Home Loans	VA551	\$ 1	\$ 3	\$ 0
Credit Cards	VA557	\$ 1,107	\$ 226	\$ 184
Other	VA561	\$ 36	\$ 21	\$ 17
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$- 653	\$- 79
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$- 653	\$- 79
Construction - Total	SUB2230	\$ 0	\$- 653	\$- 79
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 653	\$- 79
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,987	\$ 5,412	\$ 3,234
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 18	\$ 669	\$- 524
Construction - Total	SUB2330	\$ 0	\$ 668	\$- 79
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 668	\$- 79
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 18	\$ 1	\$- 445
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$- 1	\$ 36
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 11	\$ 0	\$- 2
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 10	\$ 6	\$ 26
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 2	\$- 4	\$- 505
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 3,969	\$ 4,743	\$ 3,758
Commercial Loans	VA525	\$- 16	\$ 117	\$ 157
Consumer Loans - Total	SUB2361	\$ 3,985	\$ 4,626	\$ 3,601
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 25	\$ 44	\$ 78
Mobile Home Loans	VA555	\$- 1	\$ 6	\$ 0
Credit Cards	VA559	\$ 3,904	\$ 4,527	\$ 3,482
Other	VA565	\$ 58	\$ 49	\$ 41
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 244	\$ 286	\$ 527
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 755	\$ 963	\$ 1,043
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 305	\$ 605	\$ 396
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 305	\$ 605	\$ 396
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 26,410	\$ 24,544	\$ 22,482
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 22,506	\$ 23,546	\$ 22,236
Substandard	VA965	\$ 11,777	\$ 10,434	\$ 9,410
Doubtful	VA970	\$ 10,729	\$ 13,112	\$ 12,826
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 31,532	\$ 29,543	\$ 30,741

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 20,066	\$ 14,731	\$ 11,854
Construction and Land Loans	SUB2430	\$ 5,280	\$ 6,791	\$ 4,290
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,359	\$ 2,510	\$ 2,228
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,037	\$ 8,136	\$ 5,650
Nonmortgages - Total	SUB2461	\$ 11,466	\$ 14,812	\$ 18,887
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 25,563	\$ 23,892	\$ 24,990
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 22,139	\$ 16,009	\$ 21,076
Mortgage Loans - Total	SUB2481	\$ 14,880	\$ 6,592	\$ 6,037
Construction	PD115	\$ 484	\$ 917	\$ 77
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 66	\$ 370	\$ 215
Secured by First Liens	PD123	\$ 1,575	\$ 1,211	\$ 1,068
Secured by Junior Liens	PD124	\$ 42	\$ 79	\$ 192
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,824	\$ 0	\$ 349
Nonresidential Property (Except Land)	PD135	\$ 8,487	\$ 3,781	\$ 3,831
Land	PD138	\$ 1,402	\$ 234	\$ 305
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 3,214	\$ 3,739	\$ 9,791
Consumer Loans - Total	SUB2511	\$ 4,045	\$ 5,678	\$ 5,248
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 1	\$ 0	\$ 8
Auto Loans	PD167	\$ 629	\$ 1,265	\$ 1,040
Mobile Home Loans	PD169	\$ 1	\$ 0	\$ 17
Credit Cards	PD171	\$ 3,245	\$ 4,287	\$ 4,089
Other	PD180	\$ 169	\$ 126	\$ 94
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 7	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 599	\$ 340	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,424	\$ 7,883	\$ 3,914
Mortgage Loans - Total	SUB2491	\$ 906	\$ 3,698	\$ 1,454
Construction	PD215	\$ 212	\$ 130	\$ 53
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 44	\$ 0
Secured by First Liens	PD223	\$ 11	\$ 105	\$ 216
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 29
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 683	\$ 956	\$ 1,156
Land	PD238	\$ 0	\$ 2,463	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 1,105	\$ 2,073	\$ 814
Consumer Loans - Total	SUB2521	\$ 1,413	\$ 2,112	\$ 1,646
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 1	\$ 2	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 19
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 19
Credit Cards	PD271	\$ 1,404	\$ 2,077	\$ 1,596
Other	PD280	\$ 8	\$ 33	\$ 12
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 5,969	\$ 5,651	\$ 5,751
Mortgage Loans - Total	SUB2501	\$ 4,280	\$ 4,441	\$ 4,363
Construction	PD315	\$ 2,974	\$ 3,038	\$ 3,846
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 227	\$ 109	\$ 51
Secured by First Liens	PD323	\$ 334	\$ 474	\$ 405
Secured by Junior Liens	PD324	\$ 104	\$ 118	\$ 52
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 433	\$ 693	\$ 0
Land	PD338	\$ 208	\$ 9	\$ 9
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 1,523	\$ 1,068	\$ 1,285
Consumer Loans - Total	SUB2531	\$ 166	\$ 142	\$ 103
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 136	\$ 136	\$ 93
Mobile Home Loans	PD369	\$ 16	\$ 6	\$ 7
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 14	\$ 0	\$ 3
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 12	\$ 159	\$ 159
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 66	\$ 0	\$ 6
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 56	\$ 0	\$ 4
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 11,534	\$ 26,333	\$ 27,633
90% up to 100% LTV	LD110	\$ 7,135	\$ 16,907	\$ 18,091
100% and greater LTV	LD120	\$ 4,399	\$ 9,426	\$ 9,542
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 433	\$ 414	\$ 250
Past Due and Still Accruing - Total	SUB5240	\$ 277	\$ 122	\$ 44
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 105	\$ 122	\$ 44
90% up to 100% LTV	LD210	\$ 0	\$ 116	\$ 8
100% and greater LTV	LD220	\$ 105	\$ 6	\$ 36
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 172	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 93	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 79	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 156	\$ 292	\$ 206
90% up to 100% LTV	LD250	\$ 156	\$ 237	\$ 206
100% and greater LTV	LD260	\$ 0	\$ 55	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 6	\$ 74
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 74
100% and greater LTV	LD320	\$ 0	\$ 6	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 5,756	\$ 2,716	\$ 3,073
90% up to 100% LTV	LD430	\$ 5,332	\$ 1,893	\$ 2,445
100% and greater LTV	LD440	\$ 424	\$ 823	\$ 628
Sales - Total	SUB5340	\$ 1,151	\$ 606	\$ 158
90% up to 100% LTV	LD450	\$ 874	\$ 449	\$ 158
100% and greater LTV	LD460	\$ 277	\$ 157	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 14,520	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 206	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 125,348	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 75,934	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 39,115	\$ 26,040	\$ 29,654
Mortgage Construction Loans	CC105	\$ 24,791	\$ 19,597	\$ 21,450
Other Mortgage Loans	CC115	\$ 14,324	\$ 6,443	\$ 8,204
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,604	\$ 437	\$ 841
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 33,349	\$ 11,405	\$ 20,887
1-4 Dwelling Units	CC280	\$ 26,420	\$ 8,499	\$ 20,537

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 206	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 6,723	\$ 2,906	\$ 350
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,411	\$ 5,978	\$ 8,495
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 2,508
Commitments Outstanding to Sell Loans	CC330	\$ 20,389	\$ 13,453	\$ 19,683
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 832	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 99,947	\$ 143,740	\$ 126,635
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 32,605	\$ 40,950	\$ 41,695
Commercial Lines	CC420	\$ 49,541	\$ 87,594	\$ 69,580
Open-End Consumer Lines - Credit Cards	CC423	\$ 6,012	\$ 3,581	\$ 4,834
Open-End Consumer Lines - Other	CC425	\$ 11,789	\$ 11,615	\$ 10,526
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,254	\$ 9,965	\$ 7,836
Commercial	CC430	\$ 2,783	\$ 3,804	\$ 3,318
Standby, Not Included on CC465 or CC468	CC435	\$ 4,471	\$ 6,161	\$ 4,518
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 1,042	\$ 0	\$ 5,723
Sales	CF145	\$ 999	\$ 0	\$ 2,542
Other Balance Changes	CF148	\$- 7,210	\$- 7,003	\$- 966
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 6,576	\$ 8,158	\$ 5,425

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 3,936	\$- 4,024	\$- 9,206
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 7,618	\$ 8,158	\$ 11,148
Sales - Total	SUB3821	\$ 999	\$ 0	\$ 2,542
Net Purchases - Total	SUB3826	\$ 6,619	\$ 8,158	\$ 8,606
Mortgage Loans Disbursed - Total	SUB3831	\$ 79,744	\$ 93,915	\$ 118,731
Construction Loans - Total	SUB3840	\$ 13,665	\$ 11,677	\$ 20,332
1-4 Dwelling Units	CF190	\$ 9,414	\$ 6,759	\$ 9,059
Multifamily (5 or more) Dwelling Units	CF200	\$ 499	\$ 1,810	\$ 5,410
Nonresidential	CF210	\$ 3,752	\$ 3,108	\$ 5,863
Permanent Loans - Total	SUB3851	\$ 66,079	\$ 82,238	\$ 98,399
1-4 Dwelling Units	CF225	\$ 30,861	\$ 42,133	\$ 43,008
Home Equity and Junior Liens	CF226	\$ 5,972	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 436	\$ 3,164	\$ 6,899
Nonresidential (Except Land)	CF260	\$ 24,484	\$ 32,021	\$ 33,706
Land	CF270	\$ 10,298	\$ 4,920	\$ 14,786
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 2,151	\$ 12,805	\$ 8,189
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,637	\$ 0	\$ 1,979
Nonresidential	CF300	\$ 514	\$ 12,805	\$ 6,210
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 21,096	\$ 27,042	\$ 18,861
1-4 Dwelling Units	CF310	\$ 17,026	\$ 22,300	\$ 18,547
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 344	\$ 0
Nonresidential	CF330	\$ 4,070	\$ 4,398	\$ 314
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 18,945	\$- 14,237	\$- 10,672
Memo - Refinancing Loans	CF361	\$ 16,479	\$ 12,160	\$ 8,868
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 58,741	\$ 54,650	\$ 51,418

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 517	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 15,748	\$ 21,099	\$ 21,884
Sales	CF405	\$ 491	\$ 1,045	\$ 70
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 74,489	\$ 75,749	\$ 73,302
Nonmortgage Loans - Sales - Total	SUB3915	\$ 491	\$ 1,562	\$ 70
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 73,998	\$ 74,187	\$ 73,232
Deposits:				
Interest Credited to Deposits	CF430	\$ 9,833	\$ 9,833	\$ 8,474
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 73,530	\$ 95,531	\$ 51,220
Fully Insured	DI100	\$ 13,101	\$ 95,531	\$ 51,220
Other	DI110	\$ 60,429	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 584,421	\$ 617,249	\$ 660,955
Greater than \$100,000	DI130	\$ 572,453	\$ 554,489	\$ 521,649
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	86,208	89,249	91,388
Greater than \$100,000	DI160	1,569	1,893	1,811
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 79,433	\$ 78,576	N/A
Greater than \$250,000	DI175	\$ 1,771	\$ 2,732	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	7,182	7,328	N/A
Greater than \$250,000	DI185	6	47	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 82,187	\$ 82,698	\$ 82,912
Uninsured Deposits	DI210	\$ 410,746	\$ 372,016	\$ 342,213
Preferred Deposits	DI220	\$ 120,342	\$ 139,231	\$ 100,895
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 253,628	\$ 244,906	\$ 224,455
Money Market Deposit Accounts	DI320	\$ 334,889	\$ 319,411	\$ 302,279

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 98,875	\$ 105,556	\$ 115,567
Time Deposits	DI340	\$ 550,685	\$ 583,172	\$ 540,304
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 166,444	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 8,152	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 151,137	\$ 155,583	\$ 160,204
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 48,856	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 741	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 31,115	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 498	\$ 866	\$ 1,374
Time and Savings Deposits	DI650	\$ 2,551	\$ 2,550	\$ 2,549
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	493	490	485
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 5,274	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 176,612	\$ 177,729	\$ 174,658
Assets Held for Sale	SI387	\$ 9,357	\$ 8,711	\$ 9,311
Loans Serviced for Others	SI390	\$ 1,004,330	\$ 985,506	\$ 947,242
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	78.06%	79.19%	78.50%
Second month of Qtr	SI582	77.67%	77.99%	79.15%
Third month of Qtr	SI583	77.25%	78.65%	79.28%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 21,328	\$ 23,011	\$ 25,665
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 9,726	\$ 9,602	\$ 9,320
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 145,191	\$ 136,966	\$ 131,900
Net Income (Loss) (SO91)	SI610	\$ 3,978	\$ 4,224	\$ 4,156
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 2,131	\$ 1,492	\$ 673
Stock Issued	SI640	\$ 0	\$ 520	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 130	\$ 4,764	\$ 163

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
 93046 - OTS-Regulated: South Dakota
 March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 287	\$ 209	\$ 1,420
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 12	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 147,443	\$ 145,191	\$ 136,966
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 268	\$ 902	\$ 32
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	2 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 9,981	\$ 6,945	\$ 7,345
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 92	\$ 69	\$ 72
Average Balance Sheet Data				
Total Assets	SI870	\$ 1,504,403	\$ 1,508,909	\$ 1,470,039
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 93,336	\$ 84,624	\$ 59,840
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 908,136	\$ 915,537	\$ 917,182
Nonmortgage Loans	SI885	\$ 383,547	\$ 392,293	\$ 385,987
Deposits and Excrows	SI890	\$ 1,169,295	\$ 1,160,899	\$ 1,110,808
Total Borrowings	SI895	\$ 120,195	\$ 132,358	\$ 149,123
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	3	3	3

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 122,136	\$ 122,621	\$ 116,396
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 79,417	\$ 78,756	\$ 75,230
Personal Trust and Agency Accounts	FS210	\$ 24,635	\$ 24,632	\$ 24,030
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 20,160	\$ 19,343	\$ 17,591
Employee Benefit - Defined Contribution	FS220	\$ 1,795	\$ 1,744	\$ 1,626
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 18,365	\$ 17,599	\$ 15,965
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 34,622	\$ 34,781	\$ 33,609
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 41,421	\$ 42,615	\$ 40,109
Personal Trust and Agency Accounts	FS211	\$ 4,947	\$ 5,350	\$ 5,271
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 30,451	\$ 30,987	\$ 28,641
Employee Benefit - Defined Contribution	FS221	\$ 20,921	\$ 20,510	\$ 19,115
Employee Benefit - Defined Benefit	FS231	\$ 5,763	\$ 6,029	\$ 5,210
Other Retirement Accounts	FS241	\$ 3,767	\$ 4,448	\$ 4,316
Corporate Trust and Agency Accounts	FS251	\$ 6,023	\$ 6,278	\$ 6,197
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,298	\$ 1,250	\$ 1,057
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	365	358	349
Personal Trust and Agency Accounts	FS212	64	64	62
Retirement-related Trust and Agency Accounts - Total	SUB6120	157	151	144
Employee Benefit - Defined Contribution	FS222	8	8	8

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	149	143	136
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	144	143	143
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	69	72	69
Personal Trust and Agency Accounts	FS213	25	26	25
Retirement-related Trust and Agency Accounts - Total	SUB6130	42	44	42
Employee Benefit - Defined Contribution	FS223	14	14	13
Employee Benefit - Defined Benefit	FS233	3	3	3
Other Retirement Accounts	FS243	25	27	26
Corporate Trust and Agency Accounts	FS253	2	2	2
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	66	53	47
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 901	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 213	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 359	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 128	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 14	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 217	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 22	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 298	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 9	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 822	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 79	\$ 0
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 24,632	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 4,982	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 1,232	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 2,347	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 2,877	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 357	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 8,163	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 4,238	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 436	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	1	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	1	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 507	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 507	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 147,443	\$ 145,191	\$ 136,966
Equity Capital Deductions - Total	SUB1631	\$ 5,612	\$ 5,617	\$ 5,622
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,612	\$ 5,617	\$ 5,622
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 824	\$ 1,109	\$ 1,320
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 824	\$ 1,109	\$ 1,320
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 142,655	\$ 140,683	\$ 132,664

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 1,515,288	\$ 1,527,950	\$ 1,490,225
Asset Deductions - Total	SUB1651	\$ 5,612	\$ 5,617	\$ 5,622
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,612	\$ 5,617	\$ 5,622
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,333	\$ 1,792	\$ 2,113
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,333	\$ 1,792	\$ 2,113
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,511,009	\$ 1,524,125	\$ 1,486,716
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 60,452	\$ 60,964	\$ 59,469
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 142,655	\$ 140,683	\$ 132,664
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 10,824	\$ 11,014	\$ 10,755
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 10,824	\$ 11,014	\$ 10,755
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,824	\$ 11,014	\$ 10,755
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 153,479	\$ 151,697	\$ 143,419
0% R/W Category - Cash	CCR400	\$ 6,844	\$ 7,592	\$ 6,907
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 46,681	\$ 47,013	\$ 51,283
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 879	\$ 1,723	\$ 1,026
0% R/W Category - Assets Total	CCR420	\$ 54,404	\$ 56,328	\$ 59,216
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 85,214	\$ 89,941	\$ 88,727
20% R/W Category - Claims on FHLBs	CCR435	\$ 55,330	\$ 51,450	\$ 33,808
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 15,375	\$ 13,111	\$ 9,996
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 36,152	\$ 44,896	\$ 28,294
20% R/W Category - Other	CCR450	\$ 30,755	\$ 28,027	\$ 32,096
20% R/W Category - Assets Total	CCR455	\$ 222,826	\$ 227,425	\$ 192,921
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 44,565	\$ 45,485	\$ 38,583
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 150,057	\$ 144,570	\$ 140,219
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 35,864	\$ 31,095	\$ 30,060
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 47	\$ 61	\$ 4
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,990	\$ 3,111	\$ 2,285
50% R/W Category - Other	CCR480	\$ 16,289	\$ 16,481	\$ 11,192
50% R/W Category - Assets Total	CCR485	\$ 205,247	\$ 195,318	\$ 183,760
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 102,625	\$ 97,660	\$ 91,880
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 18,525	\$ 38	\$ 44
100% R/W Category - All Other Assets	CCR506	\$ 1,060,493	\$ 1,099,884	\$ 1,101,323
100% R/W Category - Assets Total	CCR510	\$ 1,079,018	\$ 1,099,922	\$ 1,101,367
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,079,018	\$ 1,099,922	\$ 1,101,367
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 1,561,495	\$ 1,578,993	\$ 1,537,264
Subtotal Risk-Weighted Assets	CCR75	\$ 1,226,207	\$ 1,243,066	\$ 1,231,830
Excess Allowances for Loan and Lease Losses	CCR530	\$ 5,406	\$ 5,735	\$ 5,007
Total Risk-Weighted Assets	CCR78	\$ 1,220,801	\$ 1,237,331	\$ 1,226,823
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 97,665	\$ 98,986	\$ 98,146
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	9.44%	9.23%	8.92%
Total Risk-Based Capital Ratio	CCR820	12.57%	12.26%	11.69%
Tier 1 Risk-Based Capital Ratio	CCR830	11.69%	11.37%	10.81%

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:07 AM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2007

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	9.44%	9.23%	8.92%

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.