

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		4	4	4	4	4
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 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	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 119,891	\$ 127,794	\$ 131,883	\$ 141,374	\$ 124,784
Cash and Non-Interest-Earning Deposits	SC110	\$ 35,697	\$ 28,978	\$ 32,798	\$ 28,966	\$ 33,916
Interest-Earning Deposits in FHLBs	SC112	\$ 5,973	\$ 8,526	\$ 10,786	\$ 24,125	\$ 4,051
Other Interest-Earning Deposits	SC118	\$ 9,938	\$ 15,980	\$ 15,455	\$ 9,457	\$ 8,017
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 6,070	\$ 7,200	\$ 1,000	\$ 13,000	\$ 7,470
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 13,532	\$ 16,732	\$ 20,818	\$ 22,258	\$ 30,964
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 11	\$ 11	\$ 26	\$ 30	\$ 35
State and Municipal Obligations	SC180	\$ 41,038	\$ 39,938	\$ 39,955	\$ 31,422	\$ 29,090
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 6,977	\$ 9,517	\$ 10,310	\$ 11,335	\$ 10,429
Accrued Interest Receivable	SC191	\$ 655	\$ 912	\$ 735	\$ 781	\$ 812
Mortgage-Backed Securities - Gross	SUB0072	\$ 283,910	\$ 246,843	\$ 245,861	\$ 226,229	\$ 162,021
Mortgage-Backed Securities - Total	SC22	\$ 283,910	\$ 246,843	\$ 245,861	\$ 226,229	\$ 162,021
Pass-Through - Total	SUB0073	\$ 256,147	\$ 222,514	\$ 220,522	\$ 170,604	\$ 111,373
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 256,107	\$ 222,474	\$ 220,481	\$ 170,563	\$ 111,332
Other Pass-Through	SC215	\$ 40	\$ 40	\$ 41	\$ 41	\$ 41
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 26,355	\$ 23,116	\$ 24,170	\$ 54,547	\$ 49,911
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 15,711	\$ 11,926	\$ 12,514	\$ 42,350	\$ 37,216
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 9,079	\$ 9,273	\$ 9,687	\$ 10,231	\$ 12,695
Other	SC222	\$ 1,565	\$ 1,917	\$ 1,969	\$ 1,966	\$ 0
Accrued Interest Receivable	SC228	\$ 1,408	\$ 1,213	\$ 1,169	\$ 1,078	\$ 737

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 842,909	\$ 809,088	\$ 791,755	\$ 793,214	\$ 807,398
Mortgage Loans - Total	SC26	\$ 837,560	\$ 804,419	\$ 786,924	\$ 788,215	\$ 803,057
Construction Loans - Total	SUB0100	\$ 36,081	\$ 34,543	\$ 37,621	\$ 43,065	\$ 49,144
Residential - Total	SUB0110	\$ 24,062	\$ 25,977	\$ 23,905	\$ 25,878	\$ 29,585
1-4 Dwelling Units	SC230	\$ 23,917	\$ 25,759	\$ 22,292	\$ 24,237	\$ 27,962
Multifamily (5 or more) Dwelling Units	SC235	\$ 145	\$ 218	\$ 1,613	\$ 1,641	\$ 1,623
Nonresidential Property	SC240	\$ 12,019	\$ 8,566	\$ 13,716	\$ 17,187	\$ 19,559
Permanent Loans - Total	SUB0121	\$ 801,107	\$ 768,883	\$ 749,166	\$ 745,059	\$ 752,468
Residential - Total	SUB0131	\$ 324,261	\$ 320,418	\$ 315,830	\$ 310,137	\$ 315,789
1-4 Dwelling Units - Total	SUB0141	\$ 240,176	\$ 238,637	\$ 232,505	\$ 228,216	\$ 232,730
Revolving Open-End Loans	SC251	\$ 47,568	\$ 43,851	\$ 41,710	\$ 38,713	\$ 40,022
All Other - First Liens	SC254	\$ 157,643	\$ 159,130	\$ 156,540	\$ 155,843	\$ 158,057
All Other - Junior Liens	SC255	\$ 34,965	\$ 35,656	\$ 34,255	\$ 33,660	\$ 34,651
Multifamily (5 or more) Dwelling Units	SC256	\$ 84,085	\$ 81,781	\$ 83,325	\$ 81,921	\$ 83,059
Nonresidential Property (Except Land)	SC260	\$ 413,670	\$ 384,856	\$ 369,762	\$ 367,064	\$ 364,762
Land	SC265	\$ 63,176	\$ 63,609	\$ 63,574	\$ 67,858	\$ 71,917
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 33,762	\$ 16,639	\$- 1,337	\$- 13,488	\$- 8,923
Accrued Interest Receivable	SC272	\$ 5,597	\$ 5,555	\$ 4,857	\$ 4,958	\$ 5,639
Advances for Taxes and Insurance	SC275	\$ 124	\$ 107	\$ 111	\$ 132	\$ 147
Allowance for Loan and Lease Losses	SC283	\$ 5,349	\$ 4,669	\$ 4,831	\$ 4,999	\$ 4,341
Nonmortgage Loans - Gross	SUB0162	\$ 372,886	\$ 393,938	\$ 384,556	\$ 368,187	\$ 367,535
Nonmortgage Loans - Total	SC31	\$ 355,598	\$ 378,136	\$ 369,076	\$ 353,761	\$ 353,204
Commercial Loans - Total	SC32	\$ 269,644	\$ 284,333	\$ 272,241	\$ 244,878	\$ 231,041
Secured	SC300	\$ 238,427	\$ 251,523	\$ 240,025	\$ 212,652	\$ 198,821
Unsecured	SC303	\$ 7,412	\$ 8,244	\$ 7,850	\$ 6,167	\$ 5,790
Lease Receivables	SC306	\$ 23,805	\$ 24,566	\$ 24,366	\$ 26,059	\$ 26,430
Consumer Loans - Total	SC35	\$ 99,131	\$ 104,760	\$ 108,354	\$ 118,636	\$ 130,706
Loans on Deposits	SC310	\$ 2,618	\$ 3,098	\$ 3,277	\$ 3,233	\$ 3,546
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,082	\$ 1,039	\$ 1,034	\$ 1,092	\$ 1,121
Education Loans	SC320	\$ 3,951	\$ 3,470	\$ 1,185	\$ 3,282	\$ 2,119
Auto Loans	SC323	\$ 51,172	\$ 57,059	\$ 63,364	\$ 71,270	\$ 81,649
Mobile Home Loans	SC326	\$ 721	\$ 714	\$ 699	\$ 728	\$ 784
Credit Cards	SC328	\$ 26,982	\$ 26,444	\$ 25,792	\$ 25,951	\$ 27,259

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 12,605	\$ 12,936	\$ 13,003	\$ 13,080	\$ 14,228
Accrued Interest Receivable	SC348	\$ 4,111	\$ 4,845	\$ 3,961	\$ 4,673	\$ 5,788
Allowance for Loan and Lease Losses	SC357	\$ 17,288	\$ 15,802	\$ 15,480	\$ 14,426	\$ 14,331
Repossessed Assets - Gross	SUB0201	\$ 6,660	\$ 4,913	\$ 3,476	\$ 775	\$ 2,389
Repossessed Assets - Total	SC40	\$ 6,660	\$ 4,913	\$ 3,476	\$ 775	\$ 2,389
Real Estate - Total	SUB0210	\$ 6,556	\$ 4,645	\$ 2,909	\$ 567	\$ 2,187
Construction	SC405	\$ 1,270	\$ 1,288	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,905	\$ 2,977	\$ 2,576	\$ 234	\$ 256
1-4 Dwelling Units	SC415	\$ 280	\$ 477	\$ 76	\$ 234	\$ 256
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,625	\$ 2,500	\$ 2,500	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 381	\$ 380	\$ 333	\$ 333	\$ 1,908
Land	SC428	\$ 2,000	\$ 0	\$ 0	\$ 0	\$ 23
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 104	\$ 268	\$ 567	\$ 208	\$ 202
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 73	\$ 73	\$ 73	\$ 73	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 14,562	\$ 14,213	\$ 13,266	\$ 12,682	\$ 10,569
Federal Home Loan Bank Stock	SC510	\$ 14,152	\$ 13,791	\$ 12,844	\$ 12,253	\$ 10,154
Other	SC540	\$ 410	\$ 422	\$ 422	\$ 429	\$ 415
Office Premises and Equipment	SC55	\$ 28,705	\$ 27,819	\$ 27,339	\$ 26,821	\$ 28,441
Other Assets - Gross	SUB0262	\$ 45,873	\$ 44,970	\$ 44,568	\$ 42,720	\$ 44,847
Other Assets - Total	SC59	\$ 45,873	\$ 44,970	\$ 44,568	\$ 42,720	\$ 44,847
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 2,274	\$ 2,250	\$ 2,226	\$ 2,203	\$ 2,181
Other	SC625	\$ 14,323	\$ 14,188	\$ 14,050	\$ 13,916	\$ 13,784
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 11,412	\$ 11,426	\$ 11,189	\$ 11,249	\$ 11,311
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,576	\$ 5,581	\$ 5,586	\$ 5,592	\$ 5,597
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 12,288	\$ 11,525	\$ 11,517	\$ 9,760	\$ 11,974
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 22,637	\$ 20,471	\$ 20,311	\$ 19,425	\$ 18,672
Total Assets - Gross	SUB0283	\$ 1,715,469	\$ 1,669,651	\$ 1,642,777	\$ 1,612,075	\$ 1,547,984
Total Assets	SC60	\$ 1,692,832	\$ 1,649,180	\$ 1,622,466	\$ 1,592,650	\$ 1,529,312
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,232,676	\$ 1,209,830	\$ 1,230,164	\$ 1,196,975	\$ 1,205,142
Deposits	SC710	\$ 1,209,947	\$ 1,180,084	\$ 1,210,639	\$ 1,180,733	\$ 1,192,264
Escrows	SC712	\$ 22,705	\$ 29,717	\$ 19,489	\$ 16,203	\$ 12,836
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 24	\$ 29	\$ 36	\$ 39	\$ 42
Borrowings - Total	SC72	\$ 275,361	\$ 260,302	\$ 213,040	\$ 216,088	\$ 148,448
Advances from FHLBank	SC720	\$ 275,155	\$ 259,715	\$ 212,061	\$ 215,908	\$ 147,886
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 400	\$ 800	\$ 0	\$ 400
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 206	\$ 187	\$ 179	\$ 180	\$ 162
Other Liabilities - Total	SC75	\$ 20,740	\$ 21,593	\$ 23,973	\$ 23,059	\$ 22,025
Accrued Interest Payable - Deposits	SC763	\$ 5,064	\$ 5,568	\$ 6,532	\$ 6,554	\$ 6,354
Accrued Interest Payable - Other	SC766	\$ 5	\$ 45	\$ 21	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 1,480	\$ 1,889	\$ 1,329	\$ 3,097	\$ 1,509
Accounts Payable	SC780	\$ 4,586	\$ 4,109	\$ 5,308	\$ 5,038	\$ 4,338
Deferred Income Taxes	SC790	\$ 1,400	\$ 1,580	\$ 1,429	\$ 124	\$ 98
Other Liabilities and Deferred Income	SC796	\$ 8,205	\$ 8,402	\$ 9,354	\$ 8,246	\$ 9,726
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

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,528,777	\$ 1,491,725	\$ 1,467,177	\$ 1,436,122	\$ 1,375,615
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 59,091	\$ 55,168	\$ 55,008	\$ 55,051	\$ 54,943
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845
Paid in Excess of Par	SC830	\$ 53,246	\$ 49,323	\$ 49,163	\$ 49,206	\$ 49,098
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,530	\$- 2,843	\$- 2,781	\$ 818	\$ 57
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,677	\$- 1,990	\$- 1,928	\$ 916	\$ 155
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 853	\$- 853	\$- 853	\$- 98	\$- 98
Retained Earnings	SC880	\$ 107,494	\$ 105,130	\$ 103,063	\$ 100,659	\$ 98,697
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 164,055	\$ 157,455	\$ 155,290	\$ 156,528	\$ 153,697
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,692,832	\$ 1,649,180	\$ 1,622,467	\$ 1,592,650	\$ 1,529,312

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 5
3	Federal, State, or other taxes receivable	3	\$ 3,467
4	Net deferred tax assets	1	\$ 3,248
7	Prepaid expenses	2	\$ 96
14	Other noninterest-bearing short-term accounts recv	1	\$ 275
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 354
99	Other	2	\$ 1,357

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	\$ 682
21	Liabilities for credit losses on OBS credit exposures	1	\$ 554
99	Other	5	\$ 6,004

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 26,551	\$ 27,307	\$ 26,946	\$ 27,714	\$ 28,488
Deposits and Investment Securities	SO115	\$ 884	\$ 944	\$ 1,052	\$ 1,174	\$ 1,279
Mortgage-Backed Securities	SO125	\$ 3,096	\$ 2,946	\$ 2,825	\$ 2,192	\$ 1,909
Mortgage Loans	SO141	\$ 13,305	\$ 13,453	\$ 13,337	\$ 14,056	\$ 14,524
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 295	\$ 347	\$ 370	\$ 467	\$ 377
Nonmortgage Loans - Total	SUB0950	\$ 8,810	\$ 9,358	\$ 9,155	\$ 9,700	\$ 10,177
Commercial Loans and Leases	SO160	\$ 3,959	\$ 4,366	\$ 4,111	\$ 4,199	\$ 4,433
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 61	\$ 195	\$ 119	\$ 57	\$ 100
Consumer Loans and Leases	SO171	\$ 4,851	\$ 4,992	\$ 5,044	\$ 5,501	\$ 5,744
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 100	\$ 64	\$ 88	\$ 68	\$ 122
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 50	\$ 138	\$ 126	\$ 121	\$ 109
Federal Home Loan Bank Stock	SO181	\$ 50	\$ 138	\$ 126	\$ 119	\$ 109
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Interest Expense - Total	SO21	\$ 8,601	\$ 9,280	\$ 9,321	\$ 10,473	\$ 11,760
Deposits	SO215	\$ 6,404	\$ 6,973	\$ 7,136	\$ 8,609	\$ 9,906
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,196	\$ 2,306	\$ 2,184	\$ 1,859	\$ 1,850
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	\$ 1	\$ 1	\$ 1	\$ 5	\$ 4
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 18,000	\$ 18,165	\$ 17,751	\$ 17,362	\$ 16,837
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,900	\$ 5,598	\$ 6,347	\$ 6,196	\$ 7,804
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 12,100	\$ 12,567	\$ 11,404	\$ 11,166	\$ 9,033
Noninterest Income - Total	SO42	\$ 7,455	\$ 7,599	\$ 9,948	\$ 10,023	\$ 10,016
Mortgage Loan Servicing Fees	SO410	\$ 548	\$ 576	\$ 593	\$ 605	\$ 560
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,413	\$ 6,777	\$ 7,319	\$ 6,961	\$ 7,642
Net Income (Loss) from Other - Total	SUB0451	\$ 146	\$- 131	\$ 1,648	\$ 1,136	\$ 1,489
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 330	\$ 331	\$ 245	\$ 257	\$ 439
Operations & Sale of Repossessed Assets	SO461	\$- 182	\$- 458	\$ 1,403	\$ 736	\$- 75
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	\$- 2	\$- 4	\$- 3	\$ 141	\$ 1,125
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 3	\$ 2	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 348	\$ 377	\$ 388	\$ 1,320	\$ 324
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 14,995	\$ 14,611	\$ 14,658	\$ 14,255	\$ 14,980
All Personnel Compensation and Expense	SO510	\$ 8,144	\$ 7,637	\$ 7,916	\$ 7,527	\$ 7,270
Legal Expense	SO520	\$ 132	\$ 174	\$ 149	\$ 133	\$ 727
Office Occupancy and Equipment Expense	SO530	\$ 2,412	\$ 2,344	\$ 2,274	\$ 2,278	\$ 2,300
Marketing and Other Professional Services	SO540	\$ 908	\$ 1,184	\$ 1,151	\$ 1,021	\$ 1,233
Loan Servicing Fees	SO550	\$ 53	\$ 73	\$ 49	\$ 44	\$ 46
Goodwill and Other Intangibles Expense	SO560	\$ 5	\$ 5	\$ 6	\$ 5	\$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 3,341	\$ 3,194	\$ 3,113	\$ 3,247	\$ 3,399
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	\$ 4,560	\$ 5,555	\$ 6,694	\$ 6,934	\$ 4,069
Income Taxes - Total	SO71	\$ 1,484	\$ 1,897	\$ 1,977	\$ 2,297	\$ 1,340

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Federal	SO710	\$ 1,279	\$ 1,643	\$ 1,733	\$ 1,961	\$ 1,012
State, Local & Other	SO720	\$ 205	\$ 254	\$ 244	\$ 336	\$ 328
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,076	\$ 3,658	\$ 4,717	\$ 4,637	\$ 2,729
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 3,076	\$ 3,658	\$ 4,717	\$ 4,637	\$ 2,729

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 26
6	Net income(loss)-equity invest in uncons sub org	1	\$ 7
15	Income from corporate-owned life insurance	1	\$ 145
99	Other	5	\$ 133

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	1	\$ 4
6	Supervisory examination fees	1	\$ 58
7	Office supplies, printing, and postage	3	\$ 273
8	Telephone, including data lines	1	\$ 195
9	Loan origination expense	1	\$ 2
99	Other	3	\$ 1,912

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:34 PM	TFR Industry Aggregate Report 93046 - OTS-Regulated: South Dakota December 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 108,518	\$ 81,967	\$ 54,660	\$ 27,714	\$ 111,946
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,054	\$ 3,170	\$ 2,226	\$ 1,174	\$ 4,890
YTD - Mortgage-Backed Securities	Y_SO125	\$ 11,059	\$ 7,963	\$ 5,017	\$ 2,192	\$ 6,686
YTD - Mortgage Loans	Y_SO141	\$ 54,151	\$ 40,846	\$ 27,393	\$ 14,056	\$ 57,041
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,479	\$ 1,184	\$ 837	\$ 467	\$ 1,704
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 16,635	\$ 12,676	\$ 8,310	\$ 4,199	\$ 18,550
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 432	\$ 371	\$ 176	\$ 57	\$ 355
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 20,388	\$ 15,537	\$ 10,545	\$ 5,501	\$ 22,359
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 320	\$ 220	\$ 156	\$ 68	\$ 361
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 435	\$ 385	\$ 247	\$ 121	\$ 400
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 433	\$ 383	\$ 245	\$ 119	\$ 399
YTD - Other	Y_SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 37,675	\$ 29,074	\$ 19,794	\$ 10,473	\$ 46,879
YTD - Deposits	Y_SO215	\$ 29,122	\$ 22,718	\$ 15,745	\$ 8,609	\$ 40,908
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 8,545	\$ 6,349	\$ 4,043	\$ 1,859	\$ 5,963
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	\$ 8	\$ 7	\$ 6	\$ 5	\$ 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	\$ 71,278	\$ 53,278	\$ 35,113	\$ 17,362	\$ 65,467
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 24,041	\$ 18,141	\$ 12,543	\$ 6,196	\$ 21,254
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 47,237	\$ 35,137	\$ 22,570	\$ 11,166	\$ 44,213
YTD - Noninterest Income - Total	Y_SO42	\$ 35,025	\$ 27,570	\$ 19,971	\$ 10,023	\$ 33,257
YTD - Mortgage Loan Servicing Fees	Y_SO410	\$ 2,322	\$ 1,774	\$ 1,198	\$ 605	\$ 2,147
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 1	\$ 1	\$ 1	\$ 1	\$ 6

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 27,470	\$ 21,057	\$ 14,280	\$ 6,961	\$ 27,821
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,799	\$ 2,653	\$ 2,784	\$ 1,136	\$ 1,986
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,163	\$ 833	\$ 502	\$ 257	\$ 1,165
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,499	\$ 1,681	\$ 2,139	\$ 736	\$- 311
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 132	\$ 134	\$ 138	\$ 141	\$ 1,125
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 5	\$ 5	\$ 5	\$ 2	\$ 8
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,433	\$ 2,085	\$ 1,708	\$ 1,320	\$ 1,297
YTD - Noninterest Expense - Total	Y_SO51	\$ 58,519	\$ 43,524	\$ 28,913	\$ 14,255	\$ 57,159
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 31,224	\$ 23,080	\$ 15,443	\$ 7,527	\$ 28,810
YTD - Legal Expense	Y_SO520	\$ 588	\$ 456	\$ 282	\$ 133	\$ 994
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 9,308	\$ 6,896	\$ 4,552	\$ 2,278	\$ 9,072
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,264	\$ 3,356	\$ 2,172	\$ 1,021	\$ 4,219
YTD - Loan Servicing Fees	Y_SO550	\$ 219	\$ 166	\$ 93	\$ 44	\$ 164
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 21	\$ 16	\$ 11	\$ 5	\$ 20
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 12,895	\$ 9,554	\$ 6,360	\$ 3,247	\$ 13,880
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 23,743	\$ 19,183	\$ 13,628	\$ 6,934	\$ 20,311
YTD - Income Taxes - Total	Y_SO71	\$ 7,655	\$ 6,171	\$ 4,274	\$ 2,297	\$ 6,816
YTD - Federal	Y_SO710	\$ 6,616	\$ 5,337	\$ 3,694	\$ 1,961	\$ 5,770
YTD - State, Local, and Other	Y_SO720	\$ 1,039	\$ 834	\$ 580	\$ 336	\$ 1,046
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 16,088	\$ 13,012	\$ 9,354	\$ 4,637	\$ 13,495
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 16,088	\$ 13,012	\$ 9,354	\$ 4,637	\$ 13,495

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 20,470	\$ 20,311	\$ 19,425	\$ 18,672	\$ 17,054
Net Provision for Loss	VA115	\$ 5,750	\$ 5,598	\$ 6,346	\$ 6,196	\$ 7,804
Transfers	VA125	\$ 439	\$ 184	\$- 253	\$ 227	\$- 161
Recoveries	VA135	\$ 2,560	\$ 353	\$ 417	\$ 499	\$ 492
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,125
Charge-offs	VA155	\$ 6,581	\$ 5,976	\$ 5,624	\$ 6,169	\$ 5,392
General Valuation Allowances - Ending Balance	VA165	\$ 22,638	\$ 20,470	\$ 20,311	\$ 19,425	\$ 18,672
Specific Valuation Allowances - Beginning Balance	VA108	\$ 854	\$ 1,038	\$ 784	\$ 1,011	\$ 850
Net Provision for Loss	VA118	\$ 150	\$ 0	\$ 1	\$ 0	\$ 0
Transfers	VA128	\$- 439	\$- 184	\$ 253	\$- 227	\$ 161
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 560	\$ 854	\$ 1,038	\$ 784	\$ 1,011
Total Valuation Allowances - Beginning Balance	VA110	\$ 21,324	\$ 21,349	\$ 20,209	\$ 19,683	\$ 17,904
Net Provision for Loss	VA120	\$ 5,900	\$ 5,598	\$ 6,347	\$ 6,196	\$ 7,804
Recoveries	VA140	\$ 2,560	\$ 353	\$ 417	\$ 499	\$ 492
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,125
Charge-offs	VA160	\$ 6,586	\$ 5,976	\$ 5,624	\$ 6,169	\$ 5,392
Total Valuation Allowances - Ending Balance	VA170	\$ 23,198	\$ 21,324	\$ 21,349	\$ 20,209	\$ 19,683
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,581	\$ 5,976	\$ 5,624	\$ 6,169	\$ 5,392
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,296	\$ 1,096	\$ 84	\$ 4	\$ 24
Construction - Total	SUB2030	\$ 0	\$ 899	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 899	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,296	\$ 197	\$ 84	\$ 4	\$ 24
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 94	\$ 96	\$ 71	\$ 0	\$ 23
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 9	\$ 100	\$ 13	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 1,193	\$ 0	\$ 0	\$ 4	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,285	\$ 4,880	\$ 5,540	\$ 6,165	\$ 5,368
Commercial Loans	VA520	\$ 69	\$ 56	\$ 343	\$ 398	\$ 201
Consumer Loans - Total	SUB2061	\$ 5,216	\$ 4,824	\$ 5,197	\$ 5,767	\$ 5,167
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 83	\$ 63	\$ 87	\$ 105	\$ 147
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 14	\$ 0	\$ 5
Credit Cards	VA556	\$ 5,048	\$ 4,719	\$ 5,012	\$ 5,525	\$ 4,936
Other	VA560	\$ 85	\$ 42	\$ 84	\$ 137	\$ 79
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
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 2,560	\$ 353	\$ 417	\$ 499	\$ 492
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 10	\$ 6	\$ 5	\$ 7	\$ 50
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	\$ 10	\$ 6	\$ 5	\$ 7	\$ 50
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 2	\$ 0	\$ 3	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 2	\$ 4	\$ 1	\$ 6
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 8	\$ 2	\$ 1	\$ 3	\$ 43
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 2,550	\$ 347	\$ 412	\$ 492	\$ 442

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 2,266	\$ 4	\$ 16	\$ 20	\$ 8
Consumer Loans - Total	SUB2161	\$ 284	\$ 343	\$ 396	\$ 472	\$ 434
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	\$ 29	\$ 33	\$ 48	\$ 29	\$ 30
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 14	\$ 1	\$ 1
Credit Cards	VA557	\$ 232	\$ 284	\$ 305	\$ 406	\$ 371
Other	VA561	\$ 22	\$ 26	\$ 29	\$ 36	\$ 32
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 289	\$- 184	\$ 254	\$- 227	\$ 161
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 346	\$- 244	\$ 477	\$- 460	\$ 140
Construction - Total	SUB2230	\$ 0	\$- 398	\$- 23	\$ 0	\$ 200
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 398	\$- 23	\$ 0	\$ 200
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 346	\$ 154	\$ 500	\$- 460	\$- 60
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 10	\$ 50	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$- 460	\$- 60
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$- 356	\$ 104	\$ 500	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 57	\$ 60	\$- 223	\$ 233	\$ 21
Commercial Loans	VA522	\$ 57	\$ 60	\$- 223	\$ 233	\$ 21
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other 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	\$ 3,732	\$ 5,439	\$ 5,461	\$ 5,443	\$ 5,061
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 940	\$ 846	\$ 556	\$- 463	\$ 114
Construction - Total	SUB2330	\$ 0	\$ 501	\$- 23	\$ 0	\$ 200
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 398	\$- 23	\$ 0	\$ 200
Nonresidential Property	VA445	\$ 0	\$ 899	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 940	\$ 345	\$ 579	\$- 463	\$- 86
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 10	\$ 49	\$ 0	\$- 3	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 92	\$ 94	\$ 67	\$- 1	\$ 17
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$- 460	\$- 60
Nonresidential Property (Except Land)	VA485	\$ 1	\$ 98	\$ 12	\$- 3	\$- 43
Land	VA495	\$ 837	\$ 104	\$ 500	\$ 4	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,792	\$ 4,593	\$ 4,905	\$ 5,906	\$ 4,947
Commercial Loans	VA525	\$- 2,140	\$ 112	\$ 104	\$ 611	\$ 214
Consumer Loans - Total	SUB2361	\$ 4,932	\$ 4,481	\$ 4,801	\$ 5,295	\$ 4,733
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	\$ 54	\$ 30	\$ 39	\$ 76	\$ 117
Mobile Home Loans	VA555	\$- 1	\$ 0	\$ 0	\$- 1	\$ 4

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 4,816	\$ 4,435	\$ 4,707	\$ 5,119	\$ 4,565
Other	VA565	\$ 63	\$ 16	\$ 55	\$ 101	\$ 47
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
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	\$ 2,235	\$ 2,183	\$ 3,292	\$ 551	\$ 2,167
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 6,826	\$ 5,290	\$ 3,894	\$ 919	\$ 2,513
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,176	\$ 1,673	\$ 2,500	\$ 394	\$ 1,992
Construction	VA951	\$ 0	\$ 1,288	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 176	\$ 385	\$ 0	\$ 61	\$ 84
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 2,500	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 333	\$ 1,908
Permanent - Land	VA955	\$ 2,000	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 37,206	\$ 35,601	\$ 28,219	\$ 22,974	\$ 17,387
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 45,870	\$ 36,623	\$ 35,463	\$ 26,367	\$ 28,391
Substandard	VA965	\$ 27,204	\$ 18,644	\$ 16,398	\$ 11,002	\$ 10,098
Doubtful	VA970	\$ 18,626	\$ 17,979	\$ 19,065	\$ 15,365	\$ 18,293
Loss	VA975	\$ 40	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 29,773	\$ 35,069	\$ 25,728	\$ 32,327	\$ 26,601
Mortgages - Total	SUB2421	\$ 19,274	\$ 22,506	\$ 15,204	\$ 20,558	\$ 12,580
Construction and Land Loans	SUB2430	\$ 8,639	\$ 10,969	\$ 6,743	\$ 8,879	\$ 2,454
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,922	\$ 3,973	\$ 3,078	\$ 2,557	\$ 2,809
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,586	\$ 17,784	\$ 8,921	\$ 14,847	\$ 7,756
Nonmortgages - Total	SUB2461	\$ 10,499	\$ 12,563	\$ 10,524	\$ 11,769	\$ 14,021
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 20,828	\$ 24,544	\$ 14,729	\$ 23,626	\$ 17,279
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 14,167	\$ 23,340	\$ 11,977	\$ 18,735	\$ 13,980
Mortgage Loans - Total	SUB2481	\$ 7,917	\$ 15,295	\$ 5,515	\$ 12,420	\$ 4,974
Construction	PD115	\$ 179	\$ 444	\$ 1,619	\$ 1,488	\$ 392
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 164	\$ 855	\$ 71	\$ 184	\$ 313
Secured by First Liens	PD123	\$ 1,976	\$ 1,781	\$ 969	\$ 708	\$ 1,062
Secured by Junior Liens	PD124	\$ 102	\$ 106	\$ 69	\$ 16	\$ 353
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,147	\$ 11	\$ 185	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 1,445	\$ 4,760	\$ 2,368	\$ 4,304	\$ 2,420
Land	PD138	\$ 1,904	\$ 7,338	\$ 234	\$ 5,720	\$ 434
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,491	\$ 3,128	\$ 1,725	\$ 1,414	\$ 3,487
Consumer Loans - Total	SUB2511	\$ 4,759	\$ 4,917	\$ 4,737	\$ 4,901	\$ 5,519
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 19	\$ 8	\$ 0	\$ 0
Auto Loans	PD167	\$ 580	\$ 514	\$ 586	\$ 614	\$ 794
Mobile Home Loans	PD169	\$ 7	\$ 15	\$ 17	\$ 8	\$ 8
Credit Cards	PD171	\$ 4,120	\$ 4,091	\$ 3,849	\$ 3,983	\$ 4,606
Other	PD180	\$ 52	\$ 278	\$ 277	\$ 296	\$ 111
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 288	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 239	\$ 100	\$ 378	\$ 36	\$ 63
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,661	\$ 1,204	\$ 2,752	\$ 4,891	\$ 3,299
Mortgage Loans - Total	SUB2491	\$ 5,758	\$ 340	\$ 632	\$ 1,413	\$ 693
Construction	PD215	\$ 281	\$ 85	\$ 0	\$ 43	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 29	\$ 24	\$ 72	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 517	\$ 85	\$ 391	\$ 617	\$ 265
Secured by Junior Liens	PD224	\$ 83	\$ 83	\$ 53	\$ 53	\$ 74
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 664	\$ 63	\$ 116	\$ 700	\$ 354
Land	PD238	\$ 4,184	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 779	\$ 739	\$ 276	\$ 1,388	\$ 549
Consumer Loans - Total	SUB2521	\$ 124	\$ 125	\$ 1,844	\$ 2,090	\$ 2,057
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 18	\$ 7	\$ 0	\$ 18	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 1,657	\$ 1,937	\$ 1,945
Other	PD280	\$ 106	\$ 118	\$ 187	\$ 135	\$ 112
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 106	\$ 0	\$ 0	\$ 0	\$ 229
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 184
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,945	\$ 10,525	\$ 10,999	\$ 8,701	\$ 9,322
Mortgage Loans - Total	SUB2501	\$ 5,599	\$ 6,871	\$ 9,057	\$ 6,725	\$ 6,913

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 306	\$ 220	\$ 1,586	\$ 1,623	\$ 1,623
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 215	\$ 74	\$ 139	\$ 127	\$ 132
Secured by First Liens	PD323	\$ 651	\$ 831	\$ 1,063	\$ 597	\$ 516
Secured by Junior Liens	PD324	\$ 185	\$ 134	\$ 251	\$ 255	\$ 94
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 186	\$ 0	\$ 2,500	\$ 2,385
Nonresidential Property (Except Land)	PD335	\$ 2,457	\$ 2,544	\$ 2,714	\$ 1,618	\$ 2,158
Land	PD338	\$ 1,785	\$ 2,882	\$ 3,304	\$ 5	\$ 5
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,294	\$ 1,711	\$ 1,810	\$ 1,793	\$ 2,174
Consumer Loans - Total	SUB2531	\$ 2,052	\$ 1,943	\$ 132	\$ 183	\$ 235
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	\$ 197	\$ 216	\$ 132	\$ 182	\$ 223
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 1,799	\$ 1,726	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 56	\$ 1	\$ 0	\$ 1	\$ 12
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 746	\$ 810	\$ 276	\$ 276	\$ 64
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 571	\$ 626	\$ 224	\$ 224	\$ 54
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 13,034	\$ 16,069	\$ 15,607	\$ 24,220	\$ 20,347
90% up to 100% LTV	LD110	\$ 9,264	\$ 10,270	\$ 9,589	\$ 18,084	\$ 17,079
100% and greater LTV	LD120	\$ 3,770	\$ 5,799	\$ 6,018	\$ 6,136	\$ 3,268
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 426	\$ 784	\$ 376	\$ 516	\$ 307
Past Due and Still Accruing - Total	SUB5240	\$ 141	\$ 497	\$ 376	\$ 516	\$ 246

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 141	\$ 497	\$ 376	\$ 473	\$ 246
90% up to 100% LTV	LD210	\$ 141	\$ 399	\$ 0	\$ 0	\$ 203
100% and greater LTV	LD220	\$ 0	\$ 98	\$ 376	\$ 473	\$ 43
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Nonaccrual - Total	SUB5230	\$ 285	\$ 287	\$ 0	\$ 0	\$ 61
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 61
100% and greater LTV	LD260	\$ 285	\$ 287	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 4,520	\$ 6,537	\$ 7,974	\$ 5,900	\$ 8,950
90% up to 100% LTV	LD430	\$ 2,348	\$ 4,083	\$ 5,926	\$ 4,823	\$ 7,239
100% and greater LTV	LD440	\$ 2,172	\$ 2,454	\$ 2,048	\$ 1,077	\$ 1,711
Sales - Total	SUB5340	\$ 1,652	\$ 2,842	\$ 2,646	\$ 2,119	\$ 2,557
90% up to 100% LTV	LD450	\$ 849	\$ 1,664	\$ 1,404	\$ 1,287	\$ 1,594
100% and greater LTV	LD460	\$ 803	\$ 1,178	\$ 1,242	\$ 832	\$ 963
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 11,259	\$ 12,521	\$ 10,285	\$ 10,838	\$ 16,338
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 451	\$ 190	\$ 193	\$ 196	\$ 341
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 128,008	\$ 114,388	\$ 119,776	\$ 121,106	\$ 122,605
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 21,811	\$ 17,086	\$ 22,838	\$ 21,948	\$ 31,519
Mortgage Construction Loans	CC105	\$ 8,869	\$ 10,789	\$ 10,311	\$ 9,936	\$ 17,020
Other Mortgage Loans	CC115	\$ 12,942	\$ 6,297	\$ 12,527	\$ 12,012	\$ 14,499
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,735	\$ 5,795	\$ 6,689	\$ 1,610	\$ 2,195
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 25,174	\$ 24,067	\$ 30,293	\$ 22,915	\$ 27,904
1-4 Dwelling Units	CC280	\$ 11,403	\$ 14,997	\$ 17,526	\$ 17,080	\$ 21,164
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 800	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 13,771	\$ 9,070	\$ 11,967	\$ 5,835	\$ 6,740
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,039	\$ 1,649	\$ 10,495	\$ 15,761	\$ 8,436
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 100	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 20,328	\$ 19,940	\$ 11,901	\$ 16,416	\$ 13,024
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 10,631	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 195	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 161,836	\$ 115,536	\$ 112,238	\$ 101,454	\$ 107,703
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 52,118	\$ 34,067	\$ 34,960	\$ 30,782	\$ 31,177
Commercial Lines	CC420	\$ 92,589	\$ 63,940	\$ 59,460	\$ 52,153	\$ 58,726
Open-End Consumer Lines - Credit Cards	CC423	\$ 5,233	\$ 5,757	\$ 6,011	\$ 6,739	\$ 5,728
Open-End Consumer Lines - Other	CC425	\$ 11,896	\$ 11,772	\$ 11,807	\$ 11,780	\$ 12,072
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,986	\$ 3,749	\$ 3,723	\$ 6,744	\$ 11,358
Commercial	CC430	\$ 8	\$ 26	\$ 26	\$ 3,181	\$ 5,033
Standby, Not Included on CC465 or CC468	CC435	\$ 2,978	\$ 3,723	\$ 3,697	\$ 3,563	\$ 6,325
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 50,654	\$ 23,999	\$ 35,277	\$ 74,781	\$ 19,178
Sales	CF145	\$ 11,580	\$ 7,474	\$ 1,974	\$ 3,516	\$ 0
Other Balance Changes	CF148	\$- 5,441	\$- 14,533	\$- 20,076	\$- 14,412	\$- 5,940
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 2,064	\$ 0	\$ 3,996	\$ 7,213	\$ 3,043
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$ 1,175	\$- 1,054	\$- 1,630	\$- 2,577	\$- 2,416
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 52,718	\$ 23,999	\$ 39,273	\$ 81,994	\$ 22,221
Sales - Total	SUB3821	\$ 11,580	\$ 7,474	\$ 1,974	\$ 3,516	\$ 0
Net Purchases - Total	SUB3826	\$ 41,138	\$ 16,525	\$ 37,299	\$ 78,478	\$ 22,221
Mortgage Loans Disbursed - Total	SUB3831	\$ 104,389	\$ 94,927	\$ 107,019	\$ 80,750	\$ 101,099
Construction Loans - Total	SUB3840	\$ 13,859	\$ 14,653	\$ 10,940	\$ 14,847	\$ 21,842
1-4 Dwelling Units	CF190	\$ 11,510	\$ 12,310	\$ 7,933	\$ 7,175	\$ 12,060
Multifamily (5 or more) Dwelling Units	CF200	\$ 148	\$ 197	\$ 51	\$ 134	\$ 142
Nonresidential	CF210	\$ 2,201	\$ 2,146	\$ 2,956	\$ 7,538	\$ 9,640
Permanent Loans - Total	SUB3851	\$ 90,530	\$ 80,274	\$ 96,079	\$ 65,903	\$ 79,257
1-4 Dwelling Units	CF225	\$ 41,986	\$ 49,655	\$ 51,204	\$ 36,136	\$ 44,654
Home Equity and Junior Liens	CF226	\$ 7,375	\$ 9,433	\$ 8,181	\$ 3,956	\$ 6,038
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,390	\$ 1,097	\$ 4,820	\$ 2,802	\$ 6,772
Nonresidential (Except Land)	CF260	\$ 40,538	\$ 26,612	\$ 37,459	\$ 22,127	\$ 19,795
Land	CF270	\$ 5,616	\$ 2,910	\$ 2,596	\$ 4,838	\$ 8,036
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 3,487	\$ 0	\$ 2,605	\$ 1,899	\$ 4,871
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 176	\$ 204
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 350	\$ 0	\$ 1,885	\$ 0	\$ 364
Nonresidential	CF300	\$ 3,137	\$ 0	\$ 720	\$ 1,723	\$ 4,303
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 22,571	\$ 25,666	\$ 35,829	\$ 29,539	\$ 42,473
1-4 Dwelling Units	CF310	\$ 22,571	\$ 24,213	\$ 35,012	\$ 21,869	\$ 39,249
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 1,453	\$ 817	\$ 7,670	\$ 3,224
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 19,084	\$- 25,666	\$- 33,224	\$- 27,640	\$- 37,602
Memo - Refinancing Loans	CF361	\$ 27,380	\$ 17,689	\$ 30,734	\$ 22,222	\$ 20,447
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 51,562	\$ 55,627	\$ 70,052	\$ 56,713	\$ 66,079
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 5,281	\$ 6,652	\$ 6,741	\$ 4,372	\$ 7,658
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 384	\$ 179
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 56,843	\$ 62,279	\$ 76,793	\$ 61,085	\$ 73,737
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 384	\$ 179
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 56,843	\$ 62,279	\$ 76,793	\$ 60,701	\$ 73,558
Deposits:						
Interest Credited to Deposits	CF430	\$ 6,176	\$ 6,731	\$ 7,047	\$ 8,262	\$ 9,537

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 27,946	\$ 16,364	\$ 10,169	\$ 11,590	\$ 12,644
Fully Insured	DI100	\$ 27,546	\$ 14,858	\$ 9,769	\$ 11,190	\$ 12,444
Other	DI110	\$ 400	\$ 1,506	\$ 400	\$ 400	\$ 200
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 578,289	\$ 577,486	\$ 575,387	\$ 588,969	\$ 584,630
Greater than \$100,000	DI130	\$ 570,535	\$ 551,021	\$ 569,965	\$ 523,335	\$ 538,181
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	79,972	80,496	80,990	82,012	82,476
Greater than \$100,000	DI160	1,673	1,610	1,620	1,597	1,551
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 82,580	\$ 83,225	\$ 82,235	\$ 81,068	\$ 78,689
Greater than \$250,000	DI175	\$ 1,558	\$ 1,951	\$ 2,546	\$ 3,563	\$ 3,601
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	7,060	7,054	7,106	7,094	7,130
Greater than \$250,000	DI185	5	6	8	11	11

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	88,710	89,166	89,724	90,714	91,168
IRA/Keogh Accounts	DI200	\$ 84,093	\$ 84,614	\$ 85,251	\$ 85,491	\$ 82,497
Uninsured Deposits	DI210	\$ 399,645	\$ 381,471	\$ 403,768	\$ 360,724	\$ 378,978
Preferred Deposits	DI220	\$ 162,788	\$ 148,342	\$ 176,546	\$ 152,071	\$ 168,618
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 138,170	\$ 117,726	\$ 109,749	\$ 99,355	\$ 228,899
Money Market Deposit Accounts	DI320	\$ 433,099	\$ 423,074	\$ 483,077	\$ 472,744	\$ 347,410
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 99,913	\$ 99,574	\$ 99,132	\$ 103,246	\$ 100,673
Time Deposits	DI340	\$ 561,471	\$ 569,427	\$ 538,172	\$ 521,591	\$ 528,119
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 221,775	\$ 240,632	\$ 218,569	\$ 193,218	\$ 209,448
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 11,037	\$ 10,795	\$ 11,168	\$ 9,304	\$ 8,713
Non-Interest-Bearing Demand Deposits	DI610	\$ 160,344	\$ 152,879	\$ 159,661	\$ 151,980	\$ 158,164
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,238,284	\$ 1,215,783	\$ 1,236,606	\$ 1,203,481	\$ 48,723
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 5,322	\$ 2,101	\$ 2,728	\$ 1,562	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 857,094	\$ 826,217	\$ 824,768	\$ 807,954	\$ 48,805
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 2,086	\$ 1,667	\$ 2,010	\$ 1,566	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 82,543	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 98	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	495	488	493	487	485
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 302,067	\$ 274,815	\$ 276,336	\$ 263,680	\$ 213,393
Assets Held for Sale	SI387	\$ 14,027	\$ 13,371	\$ 8,796	\$ 9,927	\$ 5,536
Loans Serviced for Others	SI390	\$ 1,097,903	\$ 1,089,081	\$ 1,064,017	\$ 1,067,631	\$ 1,068,956
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	77.74%	79.15%	78.21%	80.41%	77.82%
Second month of Qtr	SI582	77.93%	80.91%	79.62%	80.22%	77.49%
Third month of Qtr	SI583	77.96%	79.14%	79.14%	80.16%	78.94%
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	\$ 18,727	\$ 19,360	\$ 18,625	\$ 19,479	\$ 19,809
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 13,175	\$ 12,941	\$ 11,982	\$ 9,988	\$ 10,000
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	8	7	3	3
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 157,455	\$ 155,291	\$ 156,529	\$ 153,698	\$ 151,469
Net Income (Loss) (SO91)	SI610	\$ 3,076	\$ 3,658	\$ 4,717	\$ 4,637	\$ 2,729
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 712	\$ 1,592	\$ 2,313	\$ 2,676	\$ 1,592
Stock Issued	SI640	\$ 181	\$ 111	\$ 61	\$ 0	\$ 25
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,742	\$ 49	\$- 104	\$ 108	\$ 245

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 313	\$- 62	\$- 3,599	\$ 761	\$ 822
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 1	\$ 0	\$ 0	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 164,054	\$ 157,455	\$ 155,291	\$ 156,528	\$ 153,698
Transactions With Affiliations						
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	\$ 429	\$ 49	\$ 125	\$ 202	\$ 485
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 5,257	\$ 9,330	\$ 6,006	\$ 4,939	\$ 3,875
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 51	\$ 93	\$ 88	\$ 95	\$ 92
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,657,952	\$ 1,635,407	\$ 1,619,658	\$ 1,543,928	\$ 1,526,849
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 87,334	\$ 90,848	\$ 103,927	\$ 107,546	\$ 98,234
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,076,949	\$ 1,050,180	\$ 1,031,215	\$ 970,998	\$ 956,272
Nonmortgage Loans	SI885	\$ 377,309	\$ 381,807	\$ 373,045	\$ 364,284	\$ 365,422
Deposits and Excrows	SI890	\$ 1,169,272	\$ 1,153,807	\$ 1,146,937	\$ 1,135,112	\$ 1,144,874
Total Borrowings	SI895	\$ 255,639	\$ 249,580	\$ 235,888	\$ 176,764	\$ 153,038

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

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:34 PM	TFR Industry Aggregate Report 93046 - OTS-Regulated: South Dakota December 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	\$ 77,135	\$ 83,470	\$ 95,440	\$ 108,500	\$ 128,180
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 45,126	\$ 48,756	\$ 55,461	\$ 68,041	\$ 85,152
Personal Trust and Agency Accounts	FS210	\$ 12,278	\$ 11,441	\$ 15,129	\$ 20,687	\$ 27,157
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 9,056	\$ 10,672	\$ 12,061	\$ 15,675	\$ 21,173
Employee Benefit - Defined Contribution	FS220	\$ 941	\$ 1,045	\$ 1,395	\$ 1,380	\$ 2,003
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 8,115	\$ 9,627	\$ 10,666	\$ 14,295	\$ 19,170
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 23,792	\$ 26,643	\$ 28,271	\$ 31,679	\$ 36,822
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 30,947	\$ 33,451	\$ 38,117	\$ 38,719	\$ 41,221
Personal Trust and Agency Accounts	FS211	\$ 1,586	\$ 1,920	\$ 2,447	\$ 2,746	\$ 3,084
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 27,594	\$ 28,664	\$ 31,764	\$ 31,635	\$ 32,816
Employee Benefit - Defined Contribution	FS221	\$ 17,554	\$ 20,488	\$ 22,779	\$ 22,409	\$ 22,654
Employee Benefit - Defined Benefit	FS231	\$ 6,950	\$ 5,056	\$ 5,573	\$ 5,658	\$ 6,337
Other Retirement Accounts	FS241	\$ 3,090	\$ 3,120	\$ 3,412	\$ 3,568	\$ 3,825
Corporate Trust and Agency Accounts	FS251	\$ 1,767	\$ 2,867	\$ 3,906	\$ 4,338	\$ 5,321
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,062	\$ 1,263	\$ 1,862	\$ 1,740	\$ 1,807
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	303	324	354	372	376
Personal Trust and Agency Accounts	FS212	64	63	66	70	72
Retirement-related Trust and Agency Accounts - Total	SUB6120	115	132	152	162	163
Employee Benefit - Defined Contribution	FS222	7	6	7	7	8

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	108	126	145	155	155
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	124	129	136	140	141
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	57	61	70	72	72
Personal Trust and Agency Accounts	FS213	16	18	20	23	23
Retirement-related Trust and Agency Accounts - Total	SUB6130	36	38	45	44	44
Employee Benefit - Defined Contribution	FS223	17	18	18	18	17
Employee Benefit - Defined Benefit	FS233	3	3	3	3	3
Other Retirement Accounts	FS243	16	17	24	23	24
Corporate Trust and Agency Accounts	FS253	5	5	5	5	5
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	60	71	81	83	81
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 843	\$ 0	\$ 0	\$ 0	\$ 987
Personal Trust and Agency Accounts	FS310	\$ 151	\$ 0	\$ 0	\$ 0	\$ 224
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 407	\$ 0	\$ 0	\$ 0	\$ 423
Employee Benefit - Defined Contribution	FS320	\$ 187	\$ 0	\$ 0	\$ 0	\$ 161
Employee Benefit - Defined Benefit	FS330	\$ 18	\$ 0	\$ 0	\$ 0	\$ 15
Other Retirement Accounts	FS340	\$ 202	\$ 0	\$ 0	\$ 0	\$ 247
Corporate Trust and Agency Accounts	FS350	\$ 19	\$ 0	\$ 0	\$ 0	\$ 29
Investment Management Agency Accounts	FS360	\$ 241	\$ 0	\$ 0	\$ 0	\$ 305
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 25	\$ 0	\$ 0	\$ 0	\$ 6
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,006	\$ 0	\$ 0	\$ 0	\$ 852
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	\$- 163	\$ 0	\$ 0	\$ 0	\$ 135
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 12,278	\$ 0	\$ 0	\$ 0	\$ 27,157

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:34 PM	TFR Industry Aggregate Report 93046 - OTS-Regulated: South Dakota December 2008	Frozen Aggregated Data (\$Thousands)
--	--	--

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 6	\$ 0	\$ 0	\$ 0	\$ 161
Interest-Bearing Deposits	FS415	\$ 2,932	\$ 0	\$ 0	\$ 0	\$ 4,344
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 482	\$ 0	\$ 0	\$ 0	\$ 2,076
State, County and Municipal Obligations	FS425	\$ 711	\$ 0	\$ 0	\$ 0	\$ 2,691
Money Market Mutual Funds	FS430	\$ 1,888	\$ 0	\$ 0	\$ 0	\$ 3,226
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 377	\$ 0	\$ 0	\$ 0	\$ 399
Common and Preferred Stock	FS445	\$ 3,465	\$ 0	\$ 0	\$ 0	\$ 8,150
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,792	\$ 0	\$ 0	\$ 0	\$ 5,620
Miscellaneous Assets	FS460	\$ 625	\$ 0	\$ 0	\$ 0	\$ 490
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
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

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 164,055	\$ 157,455	\$ 155,290	\$ 156,528	\$ 153,697
Equity Capital Deductions - Total	SUB1631	\$ 5,524	\$ 5,691	\$ 5,696	\$ 5,702	\$ 5,597
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 110	\$ 110	\$ 110	\$ 110	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,414	\$ 5,581	\$ 5,586	\$ 5,592	\$ 5,597
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 2,531	\$ 2,843	\$ 2,781	\$- 818	\$- 57
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,678	\$ 1,990	\$ 1,928	\$- 916	\$- 155
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	\$ 853	\$ 853	\$ 853	\$ 98	\$ 98
Tier 1 (Core) Capital	CCR20	\$ 161,062	\$ 154,607	\$ 152,375	\$ 150,008	\$ 148,043

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:34 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 1,692,832	\$ 1,649,180	\$ 1,622,466	\$ 1,592,650	\$ 1,529,312
Asset Deductions - Total	SUB1651	\$ 5,414	\$ 5,581	\$ 5,586	\$ 5,592	\$ 5,597
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,414	\$ 5,581	\$ 5,586	\$ 5,592	\$ 5,597
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	\$ 2,803	\$ 3,257	\$ 3,125	\$ - 1,399	\$ - 213
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 2,803	\$ 3,257	\$ 3,125	\$ - 1,399	\$ - 213
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,690,221	\$ 1,646,856	\$ 1,620,005	\$ 1,585,659	\$ 1,523,502
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 67,606	\$ 65,873	\$ 64,796	\$ 63,426	\$ 60,940
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 161,062	\$ 154,607	\$ 152,375	\$ 150,008	\$ 148,043
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 12,632	\$ 10,599	\$ 10,441	\$ 10,067	\$ 10,319
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 12,632	\$ 10,599	\$ 10,441	\$ 10,067	\$ 10,319
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 12,632	\$ 10,599	\$ 10,441	\$ 10,067	\$ 10,319
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 173,694	\$ 165,206	\$ 162,816	\$ 160,075	\$ 158,362
0% R/W Category - Cash	CCR400	\$ 8,137	\$ 7,591	\$ 7,815	\$ 8,184	\$ 8,114
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 49,238	\$ 51,107	\$ 49,623	\$ 50,757	\$ 35,374
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 1,460	\$ 829	\$ 780	\$ 723	\$ 806
0% R/W Category - Assets Total	CCR420	\$ 58,835	\$ 59,527	\$ 58,218	\$ 59,664	\$ 44,294
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:34 PM	TFR Industry Aggregate Report 93046 - OTS-Regulated: South Dakota December 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 235,493	\$ 199,870	\$ 203,134	\$ 179,852	\$ 134,316
20% R/W Category - Claims on FHLBs	CCR435	\$ 23,932	\$ 28,732	\$ 30,059	\$ 43,913	\$ 26,876
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 37,809	\$ 36,980	\$ 38,249	\$ 27,524	\$ 26,521
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 42,077	\$ 43,787	\$ 40,676	\$ 30,737	\$ 39,937
20% R/W Category - Other	CCR450	\$ 26,696	\$ 29,651	\$ 27,110	\$ 26,427	\$ 30,327
20% R/W Category - Assets Total	CCR455	\$ 366,007	\$ 339,020	\$ 339,228	\$ 308,453	\$ 257,977
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 73,202	\$ 67,803	\$ 67,845	\$ 61,690	\$ 51,596
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 130,824	\$ 138,108	\$ 135,033	\$ 132,031	\$ 149,513
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 34,420	\$ 32,024	\$ 37,160	\$ 39,152	\$ 40,266
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,159	\$ 2,182	\$ 2,207	\$ 2,189	\$ 41
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,188	\$ 4,182	\$ 3,772	\$ 3,588	\$ 3,382
50% R/W Category - Other	CCR480	\$ 2,048	\$ 8,411	\$ 12,453	\$ 12,479	\$ 11,036
50% R/W Category - Assets Total	CCR485	\$ 173,639	\$ 184,907	\$ 190,625	\$ 189,439	\$ 204,238
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 86,820	\$ 92,455	\$ 95,313	\$ 94,720	\$ 102,120
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 5,699	\$ 0	\$ 0	\$ 0	\$ 17
100% R/W Category - All Other Assets	CCR506	\$ 1,128,513	\$ 1,109,131	\$ 1,081,578	\$ 1,082,392	\$ 1,076,201
100% R/W Category - Assets Total	CCR510	\$ 1,134,212	\$ 1,109,131	\$ 1,081,578	\$ 1,082,392	\$ 1,076,218
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,134,212	\$ 1,109,131	\$ 1,081,578	\$ 1,082,392	\$ 1,076,218
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	\$ 1,732,693	\$ 1,692,585	\$ 1,669,649	\$ 1,639,948	\$ 1,582,727
Subtotal Risk-Weighted Assets	CCR75	\$ 1,294,234	\$ 1,269,389	\$ 1,244,736	\$ 1,238,802	\$ 1,229,933
Excess Allowances for Loan and Lease Losses	CCR530	\$ 10,005	\$ 9,872	\$ 9,870	\$ 9,358	\$ 8,353
Total Risk-Weighted Assets	CCR78	\$ 1,284,229	\$ 1,259,517	\$ 1,234,866	\$ 1,229,444	\$ 1,221,580
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 102,739	\$ 100,761	\$ 98,790	\$ 98,356	\$ 97,726
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.53%	9.39%	9.41%	9.46%	9.72%
Total Risk-Based Capital Ratio	CCR820	13.53%	13.12%	13.18%	13.02%	12.96%
Tier 1 Risk-Based Capital Ratio	CCR830	12.54%	12.28%	12.34%	12.20%	12.12%

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:34 PM	TFR Industry Aggregate Report 93046 - OTS-Regulated: South Dakota December 2008	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	9.53%	9.39%	9.41%	9.46%	9.72%

*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.