

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	23	23	23	23	23

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 572,451	\$ 537,638	\$ 623,065	\$ 650,666	\$ 707,015
Cash and Non-Interest-Earning Deposits	SC110	\$ 88,304	\$ 93,192	\$ 134,363	\$ 158,877	\$ 132,985
Interest-Earning Deposits in FHLBs	SC112	\$ 36,200	\$ 26,179	\$ 31,584	\$ 25,409	\$ 26,633
Other Interest-Earning Deposits	SC118	\$ 130,244	\$ 96,974	\$ 53,347	\$ 46,287	\$ 57,259
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 79,666	\$ 67,257	\$ 128,337	\$ 181,020	\$ 219,484
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 186,442	\$ 203,872	\$ 228,028	\$ 189,413	\$ 219,712
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 719	\$ 733	\$ 1,002	\$ 2,826	\$ 3,467
State and Municipal Obligations	SC180	\$ 40,632	\$ 40,019	\$ 38,888	\$ 38,803	\$ 37,421
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 8,283	\$ 6,669	\$ 4,469	\$ 4,597	\$ 6,306
Accrued Interest Receivable	SC191	\$ 1,961	\$ 2,743	\$ 3,047	\$ 3,434	\$ 3,748
Mortgage-Backed Securities - Gross	SUB0072	\$ 634,280	\$ 527,352	\$ 474,248	\$ 402,694	\$ 443,632
Mortgage-Backed Securities - Total	SC22	\$ 634,280	\$ 527,352	\$ 474,248	\$ 402,694	\$ 443,632
Pass-Through - Total	SUB0073	\$ 381,314	\$ 349,830	\$ 331,456	\$ 267,235	\$ 305,966
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 380,990	\$ 349,485	\$ 331,127	\$ 266,904	\$ 305,539
Other Pass-Through	SC215	\$ 324	\$ 345	\$ 329	\$ 331	\$ 427
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 250,504	\$ 175,404	\$ 140,810	\$ 133,736	\$ 135,821
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 234,490	\$ 159,525	\$ 124,725	\$ 128,170	\$ 130,024
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 15,002	\$ 15,237	\$ 15,471	\$ 4,916	\$ 5,079
Other	SC222	\$ 1,012	\$ 642	\$ 614	\$ 650	\$ 718
Accrued Interest Receivable	SC228	\$ 2,462	\$ 2,118	\$ 1,982	\$ 1,723	\$ 1,845

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,686,657	\$ 3,713,564	\$ 3,643,591	\$ 3,578,373	\$ 3,598,804
Mortgage Loans - Total	SC26	\$ 3,658,441	\$ 3,684,694	\$ 3,618,840	\$ 3,557,953	\$ 3,577,371
Construction Loans - Total	SUB0100	\$ 143,525	\$ 158,479	\$ 180,330	\$ 135,871	\$ 157,342
Residential - Total	SUB0110	\$ 97,869	\$ 100,936	\$ 129,121	\$ 92,510	\$ 97,560
1-4 Dwelling Units	SC230	\$ 53,596	\$ 61,790	\$ 96,844	\$ 65,982	\$ 75,255
Multifamily (5 or more) Dwelling Units	SC235	\$ 44,273	\$ 39,146	\$ 32,277	\$ 26,528	\$ 22,305
Nonresidential Property	SC240	\$ 45,656	\$ 57,543	\$ 51,209	\$ 43,361	\$ 59,782
Permanent Loans - Total	SUB0121	\$ 3,523,886	\$ 3,535,828	\$ 3,442,684	\$ 3,422,520	\$ 3,421,688
Residential - Total	SUB0131	\$ 2,664,907	\$ 2,684,849	\$ 2,617,841	\$ 2,601,323	\$ 2,599,840
1-4 Dwelling Units - Total	SUB0141	\$ 2,550,807	\$ 2,570,382	\$ 2,498,602	\$ 2,481,249	\$ 2,463,081
Revolving Open-End Loans	SC251	\$ 337,489	\$ 340,197	\$ 339,365	\$ 333,631	\$ 323,336
All Other - First Liens	SC254	\$ 1,838,358	\$ 1,840,834	\$ 1,760,550	\$ 1,744,787	\$ 1,726,340
All Other - Junior Liens	SC255	\$ 374,960	\$ 389,351	\$ 398,687	\$ 402,831	\$ 413,405
Multifamily (5 or more) Dwelling Units	SC256	\$ 114,100	\$ 114,467	\$ 119,239	\$ 120,074	\$ 136,759
Nonresidential Property (Except Land)	SC260	\$ 687,864	\$ 678,084	\$ 648,907	\$ 633,583	\$ 636,598
Land	SC265	\$ 171,115	\$ 172,895	\$ 175,936	\$ 187,614	\$ 185,250
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 26,896	\$ 71,293	\$ 64,623	\$- 20,639	\$ 58,003
Accrued Interest Receivable	SC272	\$ 17,034	\$ 16,712	\$ 17,515	\$ 17,763	\$ 18,277
Advances for Taxes and Insurance	SC275	\$ 2,212	\$ 2,545	\$ 3,062	\$ 2,219	\$ 1,497
Allowance for Loan and Lease Losses	SC283	\$ 28,216	\$ 28,870	\$ 24,751	\$ 20,420	\$ 21,433
Nonmortgage Loans - Gross	SUB0162	\$ 727,550	\$ 731,994	\$ 711,942	\$ 742,697	\$ 708,231
Nonmortgage Loans - Total	SC31	\$ 717,614	\$ 724,161	\$ 702,609	\$ 732,522	\$ 698,140
Commercial Loans - Total	SC32	\$ 404,804	\$ 410,343	\$ 383,623	\$ 413,178	\$ 382,739
Secured	SC300	\$ 358,099	\$ 358,011	\$ 336,010	\$ 366,308	\$ 338,860
Unsecured	SC303	\$ 20,303	\$ 23,956	\$ 20,148	\$ 18,306	\$ 15,874
Lease Receivables	SC306	\$ 26,402	\$ 28,376	\$ 27,465	\$ 28,564	\$ 28,005
Consumer Loans - Total	SC35	\$ 318,184	\$ 316,032	\$ 322,563	\$ 323,388	\$ 319,762
Loans on Deposits	SC310	\$ 8,830	\$ 9,119	\$ 10,109	\$ 10,369	\$ 10,524
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,668	\$ 9,091	\$ 7,525	\$ 6,465	\$ 5,046
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 169,293	\$ 160,365	\$ 164,804	\$ 169,001	\$ 176,617
Mobile Home Loans	SC326	\$ 3,365	\$ 3,272	\$ 3,451	\$ 3,688	\$ 3,606
Credit Cards	SC328	\$ 45,777	\$ 49,424	\$ 41,294	\$ 39,852	\$ 39,219

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 82,251	\$ 84,761	\$ 95,380	\$ 94,013	\$ 84,750
Accrued Interest Receivable	SC348	\$ 4,562	\$ 5,619	\$ 5,756	\$ 6,131	\$ 5,730
Allowance for Loan and Lease Losses	SC357	\$ 9,936	\$ 7,833	\$ 9,333	\$ 10,175	\$ 10,091
Repossessed Assets - Gross	SUB0201	\$ 77,060	\$ 59,883	\$ 47,426	\$ 39,065	\$ 34,167
Repossessed Assets - Total	SC40	\$ 77,060	\$ 59,883	\$ 47,426	\$ 39,052	\$ 34,104
Real Estate - Total	SUB0210	\$ 72,967	\$ 59,189	\$ 46,690	\$ 38,211	\$ 33,654
Construction	SC405	\$ 2,885	\$ 3,847	\$ 3,308	\$ 1,475	\$ 0
Residential - Total	SUB0225	\$ 52,116	\$ 44,900	\$ 33,316	\$ 31,976	\$ 31,187
1-4 Dwelling Units	SC415	\$ 49,008	\$ 42,467	\$ 32,920	\$ 31,121	\$ 30,036
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,108	\$ 2,433	\$ 396	\$ 855	\$ 1,151
Nonresidential (Except Land)	SC426	\$ 5,663	\$ 1,595	\$ 1,895	\$ 2,405	\$ 1,045
Land	SC428	\$ 12,303	\$ 8,847	\$ 8,171	\$ 2,355	\$ 1,422
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 4,093	\$ 694	\$ 736	\$ 854	\$ 513
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 13	\$ 63
Real Estate Held for Investment	SC45	\$ 100	\$ 100	\$ 20	\$ 20	\$ 20
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 48,752	\$ 48,025	\$ 49,347	\$ 49,496	\$ 47,787
Federal Home Loan Bank Stock	SC510	\$ 46,356	\$ 45,587	\$ 46,878	\$ 46,995	\$ 45,315
Other	SC540	\$ 2,396	\$ 2,438	\$ 2,469	\$ 2,501	\$ 2,472
Office Premises and Equipment	SC55	\$ 106,549	\$ 106,042	\$ 105,233	\$ 104,055	\$ 101,464
Other Assets - Gross	SUB0262	\$ 123,108	\$ 130,050	\$ 110,559	\$ 104,001	\$ 99,524
Other Assets - Total	SC59	\$ 123,108	\$ 130,049	\$ 110,558	\$ 103,998	\$ 99,519
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 7,577	\$ 7,740	\$ 7,777	\$ 7,710	\$ 7,646
Other	SC625	\$ 2,047	\$ 2,012	\$ 1,995	\$ 1,977	\$ 1,975
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 16,784	\$ 15,264	\$ 15,580	\$ 15,834	\$ 15,782
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 47,723	\$ 43,482	\$ 42,643	\$ 42,687	\$ 45,700
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 48,977	\$ 61,552	\$ 42,564	\$ 35,793	\$ 28,421
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: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 1	\$ 1	\$ 3	\$ 5
General Valuation Allowances - Total	SUB2092	\$ 38,152	\$ 36,704	\$ 34,085	\$ 30,611	\$ 31,592
Total Assets - Gross	SUB0283	\$ 5,976,507	\$ 5,854,648	\$ 5,765,431	\$ 5,671,067	\$ 5,740,644
Total Assets	SC60	\$ 5,938,355	\$ 5,817,944	\$ 5,731,346	\$ 5,640,456	\$ 5,709,052
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,436,582	\$ 4,309,621	\$ 4,183,460	\$ 4,116,221	\$ 4,222,615
Deposits	SC710	\$ 4,406,013	\$ 4,289,196	\$ 4,163,577	\$ 4,101,593	\$ 4,200,352
Escrows	SC712	\$ 31,124	\$ 21,095	\$ 20,799	\$ 15,334	\$ 22,882
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 555	\$- 670	\$- 916	\$- 706	\$- 619
Borrowings - Total	SC72	\$ 850,262	\$ 866,634	\$ 929,977	\$ 894,662	\$ 850,143
Advances from FHLBank	SC720	\$ 684,873	\$ 754,288	\$ 782,191	\$ 770,208	\$ 727,666
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 91,438	\$ 94,839	\$ 83,299	\$ 86,507	\$ 97,847
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	\$ 73,951	\$ 17,507	\$ 64,487	\$ 37,947	\$ 24,630
Other Liabilities - Total	SC75	\$ 56,551	\$ 54,080	\$ 54,179	\$ 51,318	\$ 50,178
Accrued Interest Payable - Deposits	SC763	\$ 11,793	\$ 13,696	\$ 14,247	\$ 15,347	\$ 19,455
Accrued Interest Payable - Other	SC766	\$ 501	\$ 482	\$ 532	\$ 552	\$ 663
Accrued Taxes	SC776	\$ 3,679	\$ 2,429	\$ 3,139	\$ 3,092	\$ 3,829
Accounts Payable	SC780	\$ 15,643	\$ 10,585	\$ 12,924	\$ 11,123	\$ 6,884
Deferred Income Taxes	SC790	\$ 1,256	\$ 3,809	\$ 2,433	\$ 2,153	\$ 2,857
Other Liabilities and Deferred Income	SC796	\$ 23,679	\$ 23,079	\$ 20,904	\$ 19,051	\$ 16,490
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: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 5,343,395	\$ 5,230,335	\$ 5,167,616	\$ 5,062,201	\$ 5,122,936
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 232,886	\$ 223,657	\$ 198,157	\$ 195,607	\$ 195,357
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 3,240	\$ 3,240	\$ 3,240	\$ 3,240	\$ 3,240
Paid in Excess of Par	SC830	\$ 229,646	\$ 220,417	\$ 194,917	\$ 192,367	\$ 192,117
Accumulated Other Comprehensive Income - Total	SC86	\$ 6,222	\$ 2,315	\$- 2,862	\$- 826	\$ 5,630
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 6,620	\$ 2,570	\$- 2,630	\$- 591	\$ 5,867
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 398	\$- 255	\$- 232	\$- 235	\$- 237
Retained Earnings	SC880	\$ 355,780	\$ 361,575	\$ 368,388	\$ 383,438	\$ 385,107
Other Components of Equity Capital	SC891	\$ 76	\$ 63	\$ 51	\$ 38	\$ 25
Total Savings Association Equity Capital	SC80	\$ 594,964	\$ 587,610	\$ 563,734	\$ 578,257	\$ 586,119
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 594,964	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 5,938,359	\$ 5,817,945	\$ 5,731,350	\$ 5,640,458	\$ 5,709,055

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 2
3	Federal, State, or other taxes receivable	5	\$ 4,281
4	Net deferred tax assets	3	\$ 4,771
6	Prepaid deposit insurance premiums	4	\$ 88
7	Prepaid expenses	21	\$ 3,907
8	Deposits for utilities and other services	1	\$ 15
9	Advances for loans serviced for others	1	\$ 7,768
14	Other noninterest-bearing short-term accounts recv	7	\$ 10,022
20	F/V of all derivative instru. reportable as assets	1	\$ 1,291
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 24
99	Other	13	\$ 10,977

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 26
7	Deferred gains from the sale of real estate	4	\$ 237
11	The liability recorded for post-retirement benefit	7	\$ 8,587
14	Unapplied loan payments received	1	\$ 163
16	Recourse loan liability	1	\$ 122
20	F/V of all derivative instru. reportable as liab.	1	\$ 112
21	Liabilities for credit losses on OBS credit exposures	1	\$ 3,530
99	Other	18	\$ 10,537

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 75,349	\$ 77,622	\$ 78,519	\$ 79,657	\$ 83,805
Deposits and Investment Securities	SO115	\$ 2,724	\$ 3,742	\$ 4,598	\$ 4,918	\$ 7,164
Mortgage-Backed Securities	SO125	\$ 5,844	\$ 5,523	\$ 5,058	\$ 5,315	\$ 4,190
Mortgage Loans	SO141	\$ 54,460	\$ 55,283	\$ 55,575	\$ 56,364	\$ 58,220
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 337	\$ 245	\$ 337	\$ 345	\$ 362
Nonmortgage Loans - Total	SUB0950	\$ 11,765	\$ 12,636	\$ 12,715	\$ 12,486	\$ 13,658
Commercial Loans and Leases	SO160	\$ 6,235	\$ 6,848	\$ 7,039	\$ 6,767	\$ 7,248
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 81	\$ 36	\$ 74	\$ 72	\$ 55
Consumer Loans and Leases	SO171	\$ 5,530	\$ 5,788	\$ 5,676	\$ 5,719	\$ 6,410
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 138	\$ 157	\$ 162	\$ 157	\$ 156
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 39	\$ 275	\$ 458	\$ 414	\$ 515
Federal Home Loan Bank Stock	SO181	\$ 28	\$ 275	\$ 458	\$ 414	\$ 504
Other	SO185	\$ 11	\$ 0	\$ 0	\$ 0	\$ 11
Interest Expense - Total	SO21	\$ 33,989	\$ 37,351	\$ 38,554	\$ 40,875	\$ 45,529
Deposits	SO215	\$ 25,537	\$ 28,138	\$ 28,902	\$ 31,227	\$ 35,256
Escrows	SO225	\$ 1	\$ 2	\$ 1	\$ 1	\$ 1
Advances from FHLBank	SO230	\$ 7,559	\$ 8,118	\$ 8,426	\$ 8,378	\$ 8,757
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	\$ 892	\$ 1,093	\$ 1,225	\$ 1,269	\$ 1,515
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 41,399	\$ 40,546	\$ 40,423	\$ 39,196	\$ 38,791
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 12,290	\$ 16,293	\$ 25,252	\$ 5,290	\$ 5,172
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 29,109	\$ 24,253	\$ 15,171	\$ 33,906	\$ 33,619
Noninterest Income - Total	SO42	\$ 26,438	\$ 16,223	\$ 13,996	\$ 13,848	\$ 11,481
Mortgage Loan Servicing Fees	SO410	\$ 1,246	\$ 1,484	\$ 1,417	\$ 1,452	\$ 1,493
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 1,505	\$- 614	\$- 440	\$- 551	\$- 560

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 14,265	\$ 10,452	\$ 9,713	\$ 9,340	\$ 7,062
Net Income (Loss) from Other - Total	SUB0451	\$ 12,632	\$ 4,135	\$ 2,813	\$ 2,680	\$ 2,882
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 10,551	\$ 4,183	\$ 2,792	\$ 2,692	\$ 2,010
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 1,588	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 428	\$- 639	\$- 389	\$- 31	\$- 223
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 10	\$ 50	\$- 77	\$ 21	\$- 1
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 3	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$- 27	\$ 81	\$ 0	\$ 184
Sale of Other Assets Held for Investment	SO477	\$ 4	\$ 0	\$- 28	\$ 0	\$ 950
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 2,515	\$ 568	\$ 437	\$- 2	\$- 38
Other Noninterest Income	SO488	\$ 1,388	\$ 766	\$ 493	\$ 927	\$ 604
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	\$ 55,572	\$ 45,703	\$ 43,396	\$ 44,203	\$ 39,777
All Personnel Compensation and Expense	SO510	\$ 27,798	\$ 24,657	\$ 22,550	\$ 21,387	\$ 20,959
Legal Expense	SO520	\$ 664	\$ 723	\$ 423	\$ 318	\$ 514
Office Occupancy and Equipment Expense	SO530	\$ 9,197	\$ 8,698	\$ 8,235	\$ 8,064	\$ 7,938
Marketing and Other Professional Services	SO540	\$ 5,185	\$ 3,252	\$ 2,010	\$ 1,843	\$ 1,563
Loan Servicing Fees	SO550	\$ 162	\$ 172	\$ 109	\$ 98	\$ 79
Goodwill and Other Intangibles Expense	SO560	\$ 448	\$ 375	\$ 380	\$ 4,164	\$ 356
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 3,139	\$ 1,069	\$ 1,020	\$ 1,870	\$ 2,368
Other Noninterest Expense	SO580	\$ 8,979	\$ 6,757	\$ 8,669	\$ 6,459	\$ 6,000
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$- 25	\$- 5,227	\$- 14,229	\$ 3,551	\$ 5,323
Income Taxes - Total	SO71	\$ 724	\$- 701	\$- 3,311	\$ 3,086	\$ 2,945
Federal	SO710	\$ 623	\$- 459	\$- 2,566	\$ 2,441	\$ 2,343
State, Local & Other	SO720	\$ 101	\$- 242	\$- 745	\$ 645	\$ 602
Income (Loss) Before Extraordinary Items	SO81	\$- 749	\$- 4,526	\$- 10,918	\$ 465	\$ 2,378
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 749	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$- 749	\$- 4,526	\$- 10,918	\$ 465	\$ 2,378

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 60
6	Net income(loss)-equity invest in uncons sub org	1	\$- 38
7	Net income(loss) from leased property	2	\$ 22
9	Net income from data processing lease/services	1	\$ 37
15	Income from corporate-owned life insurance	7	\$ 97
99	Other	11	\$ 1,082

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	17	\$ 1,656
2	OTS assessments	6	\$ 49
6	Supervisory examination fees	1	\$ 7
7	Office supplies, printing, and postage	16	\$ 849
8	Telephone, including data lines	6	\$ 90
9	Loan origination expense	4	\$ 1,557
10	ATM expense	2	\$ 82
15	Foreclosure expenses	2	\$ 25
17	Charitable contributions	2	\$ 235
99	Other	10	\$ 1,646

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 75,349	\$ 319,603	\$ 241,981	\$ 163,462	\$ 83,805
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,724	\$ 20,422	\$ 16,680	\$ 12,082	\$ 7,164
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,844	\$ 20,086	\$ 14,563	\$ 9,505	\$ 4,190
YTD - Mortgage Loans	Y_SO141	\$ 54,460	\$ 225,442	\$ 170,159	\$ 114,584	\$ 58,220
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 337	\$ 1,289	\$ 1,044	\$ 707	\$ 362
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 6,235	\$ 27,902	\$ 21,054	\$ 14,015	\$ 7,248
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 81	\$ 237	\$ 201	\$ 127	\$ 55
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,530	\$ 23,593	\$ 17,805	\$ 12,129	\$ 6,410
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 138	\$ 632	\$ 475	\$ 313	\$ 156
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 39	\$ 1,662	\$ 1,387	\$ 929	\$ 515
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 28	\$ 1,651	\$ 1,376	\$ 918	\$ 504
YTD - Other	Y_SO185	\$ 11	\$ 11	\$ 11	\$ 11	\$ 11
YTD - Interest Expense - Total	Y_SO21	\$ 33,989	\$ 162,309	\$ 124,958	\$ 86,404	\$ 45,529
YTD - Deposits	Y_SO215	\$ 25,537	\$ 123,523	\$ 95,385	\$ 66,483	\$ 35,256
YTD - Escrows	Y_SO225	\$ 1	\$ 5	\$ 3	\$ 2	\$ 1
YTD - Advances from FHLBank	Y_SO230	\$ 7,559	\$ 33,679	\$ 25,561	\$ 17,135	\$ 8,757
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	\$ 892	\$ 5,102	\$ 4,009	\$ 2,784	\$ 1,515
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	\$ 41,399	\$ 158,956	\$ 118,410	\$ 77,987	\$ 38,791
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 12,290	\$ 52,007	\$ 35,714	\$ 10,462	\$ 5,172
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 29,109	\$ 106,949	\$ 82,696	\$ 67,525	\$ 33,619
YTD - Noninterest Income - Total	Y_SO42	\$ 26,438	\$ 55,548	\$ 39,325	\$ 25,329	\$ 11,481
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,246	\$ 5,846	\$ 4,362	\$ 2,945	\$ 1,493
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,505	\$- 2,165	\$- 1,551	\$- 1,111	\$- 560

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 14,265	\$ 36,567	\$ 26,115	\$ 16,402	\$ 7,062
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 12,632	\$ 12,510	\$ 8,375	\$ 5,562	\$ 2,882
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 10,551	\$ 11,677	\$ 7,494	\$ 4,702	\$ 2,010
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 1,588	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 428	\$- 1,282	\$- 643	\$- 254	\$- 223
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 10	\$- 7	\$- 57	\$ 20	\$- 1
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$- 3	\$- 3	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 238	\$ 265	\$ 184	\$ 184
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 4	\$ 922	\$ 922	\$ 950	\$ 950
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 2,515	\$ 965	\$ 397	\$- 40	\$- 38
YTD - Other Noninterest Income	Y_SO488	\$ 1,388	\$ 2,790	\$ 2,024	\$ 1,531	\$ 604
YTD - Noninterest Expense - Total	Y_SO51	\$ 55,572	\$ 173,079	\$ 127,376	\$ 83,980	\$ 39,777
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 27,798	\$ 89,553	\$ 64,896	\$ 42,346	\$ 20,959
YTD - Legal Expense	Y_SO520	\$ 664	\$ 1,978	\$ 1,255	\$ 832	\$ 514
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 9,197	\$ 32,935	\$ 24,237	\$ 16,002	\$ 7,938
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,185	\$ 8,668	\$ 5,416	\$ 3,406	\$ 1,563
YTD - Loan Servicing Fees	Y_SO550	\$ 162	\$ 458	\$ 286	\$ 177	\$ 79
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 448	\$ 5,275	\$ 4,900	\$ 4,520	\$ 356
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 3,139	\$ 6,327	\$ 5,258	\$ 4,238	\$ 2,368
YTD - Other Noninterest Expense	Y_SO580	\$ 8,979	\$ 27,885	\$ 21,128	\$ 12,459	\$ 6,000
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 25	\$- 10,582	\$- 5,355	\$ 8,874	\$ 5,323
YTD - Income Taxes - Total	Y_SO71	\$ 724	\$ 2,019	\$ 2,720	\$ 6,031	\$ 2,945
YTD - Federal	Y_SO710	\$ 623	\$ 1,759	\$ 2,218	\$ 4,784	\$ 2,343
YTD - State, Local, and Other	Y_SO720	\$ 101	\$ 260	\$ 502	\$ 1,247	\$ 602
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 749	\$- 12,601	\$- 8,075	\$ 2,843	\$ 2,378
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 749	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 1,588	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 749	\$- 12,601	\$- 8,075	\$ 2,843	\$ 2,378

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 36,703	\$ 34,090	\$ 30,607	\$ 31,590	\$ 30,847
Net Provision for Loss	VA115	\$ 12,243	\$ 16,343	\$ 25,042	\$ 5,229	\$ 5,186
Transfers	VA125	\$- 3,186	\$- 5,104	\$- 2,978	\$- 1,317	\$- 1,684
Recoveries	VA135	\$ 149	\$ 118	\$ 149	\$ 91	\$ 117
Adjustments	VA145	\$ 417	\$- 130	\$ 75	\$- 201	\$ 0
Charge-offs	VA155	\$ 8,173	\$ 8,614	\$ 18,805	\$ 4,785	\$ 2,876
General Valuation Allowances - Ending Balance	VA165	\$ 38,153	\$ 36,703	\$ 34,090	\$ 30,607	\$ 31,590
Specific Valuation Allowances - Beginning Balance	VA108	\$ 14,490	\$ 10,955	\$ 10,839	\$ 8,897	\$ 6,128
Net Provision for Loss	VA118	\$ 3,186	\$ 1,019	\$ 1,230	\$ 1,931	\$ 2,354
Transfers	VA128	\$ 3,186	\$ 5,104	\$ 2,978	\$ 1,317	\$ 1,684
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 201	\$ 0
Charge-offs	VA158	\$ 7,746	\$ 2,588	\$ 4,092	\$ 1,507	\$ 1,269
Specific Valuation Allowances - Ending Balance	VA168	\$ 13,116	\$ 14,490	\$ 10,955	\$ 10,839	\$ 8,897
Total Valuation Allowances - Beginning Balance	VA110	\$ 51,193	\$ 45,045	\$ 41,446	\$ 40,487	\$ 36,975
Net Provision for Loss	VA120	\$ 15,429	\$ 17,362	\$ 26,272	\$ 7,160	\$ 7,540
Recoveries	VA140	\$ 149	\$ 118	\$ 149	\$ 91	\$ 117
Adjustments	VA150	\$ 417	\$- 130	\$ 75	\$ 0	\$ 0
Charge-offs	VA160	\$ 15,919	\$ 11,202	\$ 22,897	\$ 6,292	\$ 4,145
Total Valuation Allowances - Ending Balance	VA170	\$ 51,269	\$ 51,193	\$ 45,045	\$ 41,446	\$ 40,487
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 8,173	\$ 8,614	\$ 18,805	\$ 4,785	\$ 2,876
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 6,772	\$ 5,551	\$ 4,731	\$ 4,137	\$ 2,090
Construction - Total	SUB2030	\$ 0	\$ 25	\$ 238	\$ 125	\$ 32
1-4 Dwelling Units	VA420	\$ 0	\$ 25	\$ 175	\$ 125	\$ 32
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 63	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 6,772	\$ 5,526	\$ 4,493	\$ 4,012	\$ 2,058
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 795	\$ 640	\$ 532	\$ 1,102	\$ 869
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,184	\$ 3,114	\$ 2,467	\$ 1,843	\$ 796
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 956	\$ 892	\$ 704	\$ 940	\$ 287
Multifamily (5 or more) Dwelling Units	VA470	\$ 36	\$ 147	\$ 0	\$ 70	\$ 83
Nonresidential Property (Except Land)	VA480	\$ 3,653	\$ 612	\$ 790	\$ 57	\$ 23

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 148	\$ 121	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 939	\$ 2,221	\$ 12,625	\$ 636	\$ 772
Commercial Loans	VA520	\$ 148	\$ 1,608	\$ 12,013	\$ 192	\$ 199
Consumer Loans - Total	SUB2061	\$ 791	\$ 613	\$ 612	\$ 444	\$ 573
Loans on Deposits	VA510	\$ 3	\$ 0	\$ 1	\$ 1	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 350	\$ 195	\$ 214	\$ 223	\$ 228
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 34	\$ 0	\$ 0
Credit Cards	VA556	\$ 224	\$ 219	\$ 134	\$ 116	\$ 175
Other	VA560	\$ 214	\$ 199	\$ 229	\$ 104	\$ 169
Repossessed Assets - Total	VA60	\$ 444	\$ 817	\$ 48	\$ 10	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 15	\$ 10	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 434	\$ 769	\$ 33	\$ 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	\$ 10	\$ 45	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 18	\$ 25	\$ 1,401	\$ 2	\$ 14
GVA Recoveries - Assets - Total	SUB2126	\$ 149	\$ 118	\$ 149	\$ 91	\$ 117
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 32	\$ 18	\$ 60	\$ 5	\$ 38
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	\$ 32	\$ 18	\$ 60	\$ 5	\$ 38
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 8	\$ 0	\$ 0	\$ 4	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 17	\$ 0	\$ 0	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 24	\$ 1	\$ 60	\$ 1	\$ 6
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 117	\$ 100	\$ 89	\$ 86	\$ 75

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 3	\$ 21	\$ 4	\$ 28	\$ 9
Consumer Loans - Total	SUB2161	\$ 114	\$ 79	\$ 85	\$ 58	\$ 66
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 54	\$ 40	\$ 46	\$ 28	\$ 23
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 9	\$ 15	\$ 19	\$ 17	\$ 13
Other	VA561	\$ 51	\$ 23	\$ 20	\$ 13	\$ 30
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 6,371	\$ 6,127	\$ 4,211	\$ 3,249	\$ 4,038
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,624	\$ 1,736	\$ 3,032	\$ 1,707	\$ 1,416
Construction - Total	SUB2230	\$ 11	\$- 244	\$ 210	\$ 178	\$ 68
1-4 Dwelling Units	VA422	\$ 64	\$- 152	\$ 210	\$ 125	\$ 68
Multifamily (5 or more) Dwelling Units	VA432	\$- 53	\$- 92	\$ 0	\$ 53	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 2,613	\$ 1,980	\$ 2,822	\$ 1,529	\$ 1,348
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 443	\$ 24	\$- 5	\$ 256	\$ 96
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 414	\$ 2	\$ 102	\$ 110	\$ 100
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 477	\$ 8	\$- 9	\$ 15	\$ 274
Multifamily (5 or more) Dwelling Units	VA472	\$ 47	\$- 490	\$ 135	\$ 287	\$ 71
Nonresidential Property (Except Land)	VA482	\$ 654	\$ 1,726	\$- 183	\$ 222	\$ 156
Land	VA492	\$ 578	\$ 710	\$ 2,782	\$ 639	\$ 651
Nonmortgage Loans - Total	VA58	\$ 608	\$ 3,675	\$ 159	\$- 224	\$ 268
Commercial Loans	VA522	\$ 524	\$ 3,687	\$ 119	\$- 430	\$ 202
Consumer Loans - Total	SUB2261	\$ 84	\$- 12	\$ 40	\$ 206	\$ 66
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	\$ 42	\$ 20	\$- 11	\$ 26	\$ 8
Mobile Home Loans	VA552	\$- 15	\$- 1	\$ 31	\$ 12	\$- 8
Credit Cards	VA558	\$ 80	\$- 76	\$ 73	\$ 213	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 23	\$ 45	\$- 53	\$- 45	\$ 66
Reposessed Assets - Total	VA62	\$ 3,139	\$ 716	\$ 1,020	\$ 1,766	\$ 2,354
Real Estate - Construction	VA606	\$ 24	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 2,115	\$ 716	\$ 943	\$ 1,766	\$ 2,354
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 77	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 1,000	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 14,395	\$ 14,623	\$ 22,867	\$ 7,943	\$ 6,797
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 9,364	\$ 7,269	\$ 7,703	\$ 5,839	\$ 3,468
Construction - Total	SUB2330	\$ 11	\$- 219	\$ 448	\$ 303	\$ 100
1-4 Dwelling Units	VA425	\$ 64	\$- 127	\$ 385	\$ 250	\$ 100
Multifamily (5 or more) Dwelling Units	VA435	\$- 53	\$- 92	\$ 0	\$ 53	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 63	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 9,353	\$ 7,488	\$ 7,255	\$ 5,536	\$ 3,368
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,230	\$ 664	\$ 527	\$ 1,354	\$ 965
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,598	\$ 3,099	\$ 2,569	\$ 1,953	\$ 878
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,409	\$ 899	\$ 635	\$ 954	\$ 555
Multifamily (5 or more) Dwelling Units	VA475	\$ 83	\$- 343	\$ 135	\$ 357	\$ 154
Nonresidential Property (Except Land)	VA485	\$ 4,307	\$ 2,338	\$ 607	\$ 279	\$ 165
Land	VA495	\$ 726	\$ 831	\$ 2,782	\$ 639	\$ 651
Nonmortgage Loans - Total	VA59	\$ 1,430	\$ 5,796	\$ 12,695	\$ 326	\$ 965
Commercial Loans	VA525	\$ 669	\$ 5,274	\$ 12,128	\$- 266	\$ 392
Consumer Loans - Total	SUB2361	\$ 761	\$ 522	\$ 567	\$ 592	\$ 573
Loans on Deposits	VA515	\$ 3	\$- 1	\$ 1	\$ 1	\$ 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 338	\$ 175	\$ 157	\$ 221	\$ 213
Mobile Home Loans	VA555	\$- 15	\$- 1	\$ 65	\$ 12	\$- 8

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 295	\$ 128	\$ 188	\$ 312	\$ 162
Other	VA565	\$ 140	\$ 221	\$ 156	\$ 46	\$ 205
Reposessed Assets - Total	VA65	\$ 3,583	\$ 1,533	\$ 1,068	\$ 1,776	\$ 2,354
Real Estate - Construction	VA607	\$ 24	\$ 0	\$ 15	\$ 10	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 2,549	\$ 1,485	\$ 976	\$ 1,766	\$ 2,354
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 77	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 1,010	\$ 45	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 3	\$ 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	\$ 18	\$ 25	\$ 1,401	\$ 2	\$ 10
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 30,120	\$ 25,483	\$ 28,516	\$ 8,096	\$ 13,393
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 95,697	\$ 74,055	\$ 56,930	\$ 21,929	\$ 17,411
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 25,129	\$ 22,053	\$ 20,935	\$ 15,684	\$ 10,091
Construction	VA951	\$ 896	\$ 654	\$ 2,263	\$ 769	\$ 865
Permanent - 1-4 Dwelling Units	VA952	\$ 15,089	\$ 18,239	\$ 12,610	\$ 12,942	\$ 8,344
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 283	\$ 2,133	\$ 0	\$ 855	\$ 405
Permanent - Nonresidential (Except Land)	VA954	\$ 4,519	\$ 462	\$ 0	\$ 829	\$ 477
Permanent - Land	VA955	\$ 4,342	\$ 565	\$ 6,062	\$ 289	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 71,771	\$ 69,873	\$ 33,655	\$ 30,270	\$ 32,323
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 233,914	\$ 197,019	\$ 168,929	\$ 156,685	\$ 131,401
Substandard	VA965	\$ 233,385	\$ 194,058	\$ 168,697	\$ 156,535	\$ 130,404
Doubtful	VA970	\$ 529	\$ 2,961	\$ 232	\$ 136	\$ 994
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 14	\$ 3
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: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 183,502	\$ 192,098	\$ 148,423	\$ 150,757	\$ 139,864
Mortgages - Total	SUB2421	\$ 158,192	\$ 164,222	\$ 134,565	\$ 136,408	\$ 125,041
Construction and Land Loans	SUB2430	\$ 23,718	\$ 37,122	\$ 29,703	\$ 37,874	\$ 20,503
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 102,306	\$ 91,338	\$ 82,957	\$ 77,877	\$ 79,685
Permanent Loans Secured by All Other Property	SUB2450	\$ 45,365	\$ 56,162	\$ 41,031	\$ 44,601	\$ 38,645
Nonmortgages - Total	SUB2461	\$ 25,310	\$ 27,876	\$ 13,858	\$ 14,349	\$ 14,823
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 68,801	\$ 76,592	\$ 56,688	\$ 58,890	\$ 70,006
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 63,975	\$ 73,567	\$ 54,310	\$ 53,160	\$ 64,233
Mortgage Loans - Total	SUB2481	\$ 54,816	\$ 58,858	\$ 45,294	\$ 42,629	\$ 54,777
Construction	PD115	\$ 1,401	\$ 2,074	\$ 999	\$ 1,958	\$ 958
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 4,204	\$ 3,490	\$ 3,991	\$ 3,890	\$ 4,628
Secured by First Liens	PD123	\$ 34,153	\$ 33,474	\$ 27,202	\$ 24,469	\$ 30,141
Secured by Junior Liens	PD124	\$ 4,818	\$ 4,890	\$ 3,572	\$ 3,385	\$ 3,300
Multifamily (5 or more) Dwelling Units	PD125	\$ 181	\$ 2,741	\$ 873	\$ 1,240	\$ 759
Nonresidential Property (Except Land)	PD135	\$ 7,699	\$ 8,292	\$ 4,834	\$ 5,875	\$ 10,757
Land	PD138	\$ 2,360	\$ 3,897	\$ 3,823	\$ 1,812	\$ 4,234
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,683	\$ 9,730	\$ 4,885	\$ 5,691	\$ 5,253
Consumer Loans - Total	SUB2511	\$ 4,476	\$ 4,979	\$ 4,131	\$ 4,840	\$ 4,203
Loans on Deposits	PD161	\$ 31	\$ 3	\$ 10	\$ 17	\$ 6
Home Improvement Loans	PD163	\$ 305	\$ 119	\$ 234	\$ 329	\$ 282
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,630	\$ 2,300	\$ 2,018	\$ 2,119	\$ 1,961
Mobile Home Loans	PD169	\$ 211	\$ 209	\$ 198	\$ 302	\$ 277
Credit Cards	PD171	\$ 941	\$ 1,065	\$ 657	\$ 1,097	\$ 772
Other	PD180	\$ 1,358	\$ 1,283	\$ 1,014	\$ 976	\$ 905
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 284	\$ 890	\$ 504	\$ 1,588	\$ 9
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 616	\$ 322	\$ 230

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 87	\$ 81	\$ 251	\$ 257	\$ 170
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 43	\$ 53	\$ 12	\$ 91	\$ 4
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,826	\$ 3,025	\$ 2,378	\$ 5,730	\$ 5,773
Mortgage Loans - Total	SUB2491	\$ 4,458	\$ 2,885	\$ 1,944	\$ 5,148	\$ 4,529
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 407	\$ 178
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 98	\$ 91	\$ 125	\$ 116	\$ 56
Secured by First Liens	PD223	\$ 1,556	\$ 887	\$ 773	\$ 1,288	\$ 1,694
Secured by Junior Liens	PD224	\$ 256	\$ 397	\$ 243	\$ 208	\$ 176
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,513	\$ 581	\$ 803	\$ 3,035	\$ 2,358
Land	PD238	\$ 1,035	\$ 929	\$ 0	\$ 94	\$ 67
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 261	\$ 26	\$ 212	\$ 338	\$ 906
Consumer Loans - Total	SUB2521	\$ 107	\$ 114	\$ 222	\$ 244	\$ 338
Loans on Deposits	PD261	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 53	\$ 83	\$ 158	\$ 62	\$ 53
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 25	\$ 40
Credit Cards	PD271	\$ 11	\$ 0	\$ 3	\$ 3	\$ 142
Other	PD280	\$ 42	\$ 29	\$ 61	\$ 154	\$ 103
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 243	\$ 132	\$ 22
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 303	\$ 234	\$ 39	\$ 0	\$ 39
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 206	\$ 143	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 114,701	\$ 115,506	\$ 91,735	\$ 91,867	\$ 69,858
Mortgage Loans - Total	SUB2501	\$ 98,918	\$ 102,479	\$ 87,327	\$ 88,631	\$ 65,735

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 9,120	\$ 14,648	\$ 9,578	\$ 11,565	\$ 5,575
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 5,955	\$ 6,488	\$ 3,065	\$ 2,052	\$ 3,202
Secured by First Liens	PD323	\$ 47,017	\$ 37,509	\$ 41,465	\$ 40,596	\$ 34,470
Secured by Junior Liens	PD324	\$ 4,249	\$ 4,112	\$ 2,521	\$ 1,873	\$ 2,018
Multifamily (5 or more) Dwelling Units	PD325	\$ 638	\$ 317	\$ 3,634	\$ 3,069	\$ 2,475
Nonresidential Property (Except Land)	PD335	\$ 22,137	\$ 23,831	\$ 11,761	\$ 7,438	\$ 8,504
Land	PD338	\$ 9,802	\$ 15,574	\$ 15,303	\$ 22,038	\$ 9,491
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 14,976	\$ 11,988	\$ 3,297	\$ 2,349	\$ 3,146
Consumer Loans - Total	SUB2531	\$ 807	\$ 1,039	\$ 1,111	\$ 887	\$ 977
Loans on Deposits	PD361	\$ 0	\$ 2	\$ 2	\$ 3	\$ 0
Home Improvement Loans	PD363	\$ 116	\$ 79	\$ 225	\$ 13	\$ 102
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 283	\$ 306	\$ 245	\$ 353	\$ 351
Mobile Home Loans	PD369	\$ 13	\$ 97	\$ 76	\$ 135	\$ 60
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Other	PD380	\$ 395	\$ 555	\$ 563	\$ 383	\$ 459
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,501	\$ 2,344	\$ 2,429	\$ 153	\$ 490
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 193	\$ 32	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 928	\$ 687	\$ 894	\$ 234	\$ 498
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 641	\$ 530	\$ 550	\$ 84	\$ 200
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 269,391	\$ 269,832	\$ 269,726	\$ 267,501	\$ 250,254
90% up to 100% LTV	LD110	\$ 251,352	\$ 259,492	\$ 258,303	\$ 254,191	\$ 238,679
100% and greater LTV	LD120	\$ 18,039	\$ 10,340	\$ 11,423	\$ 13,310	\$ 11,575
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 8,774	\$ 9,502	\$ 7,497	\$ 4,221	\$ 4,350
Past Due and Still Accruing - Total	SUB5240	\$ 4,149	\$ 4,489	\$ 2,667	\$ 1,550	\$ 2,294

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 4,050	\$ 4,489	\$ 2,667	\$ 1,550	\$ 2,239
90% up to 100% LTV	LD210	\$ 2,434	\$ 4,305	\$ 2,667	\$ 1,550	\$ 1,967
100% and greater LTV	LD220	\$ 1,616	\$ 184	\$ 0	\$ 0	\$ 272
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 99	\$ 0	\$ 0	\$ 0	\$ 55
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 55
100% and greater LTV	LD240	\$ 99	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 4,625	\$ 5,013	\$ 4,830	\$ 2,671	\$ 2,056
90% up to 100% LTV	LD250	\$ 3,467	\$ 4,307	\$ 4,167	\$ 2,348	\$ 2,056
100% and greater LTV	LD260	\$ 1,158	\$ 706	\$ 663	\$ 323	\$ 0
Net Charge-offs - Total	SUB5300	\$ 1,442	\$ 1,517	\$ 1,531	\$ 1,619	\$ 1,075
90% up to 100% LTV	LD310	\$ 688	\$ 1,086	\$ 963	\$ 1,397	\$ 909
100% and greater LTV	LD320	\$ 754	\$ 431	\$ 568	\$ 222	\$ 166
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 55
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 55
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 18,578	\$ 21,167	\$ 17,690	\$ 28,048	\$ 16,256
90% up to 100% LTV	LD430	\$ 17,885	\$ 20,688	\$ 16,189	\$ 24,537	\$ 15,654
100% and greater LTV	LD440	\$ 693	\$ 479	\$ 1,501	\$ 3,511	\$ 602
Sales - Total	SUB5340	\$ 6,100	\$ 357	\$ 495	\$ 612	\$ 2,754
90% up to 100% LTV	LD450	\$ 6,100	\$ 278	\$ 350	\$ 139	\$ 1,266
100% and greater LTV	LD460	\$ 0	\$ 79	\$ 145	\$ 473	\$ 1,488
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 19,879	\$ 19,498	\$ 22,507	\$ 20,833	\$ 25,949
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 11,059	\$ 6,781	\$ 5,062	\$ 5,134	\$ 7,768
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 353,765	\$ 338,506	\$ 324,947	\$ 313,708	\$ 222,820
1-4 Dwelling Units Option ARM Loans	LD610	\$ 186,456	\$ 212,406	\$ 266,345	\$ 254,612	\$ 250,357
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 186,456	\$ 212,348	\$ 257,184	\$ 246,620	\$ 242,055
Total Capitalized Negative Amortization	LD650	\$ 10,839	\$ 9,825	\$ 11,625	\$ 10,897	\$ 9,618

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 69,549	\$ 86,742	\$ 118,021	\$ 113,542	\$ 107,990
Mortgage Construction Loans	CC105	\$ 51,004	\$ 62,757	\$ 87,084	\$ 82,035	\$ 82,306
Other Mortgage Loans	CC115	\$ 18,545	\$ 23,985	\$ 30,937	\$ 31,507	\$ 25,684
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,800	\$ 5,955	\$ 5,398	\$ 5,622	\$ 8,221
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 447,379	\$ 129,388	\$ 117,999	\$ 155,060	\$ 189,706
1-4 Dwelling Units	CC280	\$ 443,216	\$ 126,288	\$ 82,766	\$ 105,592	\$ 135,195
Multifamily (5 or more) Dwelling Units	CC290	\$ 185	\$ 0	\$ 0	\$ 9,979	\$ 10,679
All Other Real Estate	CC300	\$ 3,978	\$ 3,100	\$ 35,233	\$ 39,489	\$ 43,832
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 11,231	\$ 12,393	\$ 24,173	\$ 35,038	\$ 31,809
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 105	\$ 0	\$ 593	\$ 1,911
Commitments Outstanding to Sell Loans	CC330	\$ 518,652	\$ 557,634	\$ 274,130	\$ 86,375	\$ 107,317
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 2,026	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 200	\$ 440	\$ 2,061	\$ 260	\$ 2,300
Commitments Outstanding to Sell Investment Securities	CC375	\$ 500	\$ 0	\$ 0	\$ 1,000	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 618,745	\$ 597,084	\$ 634,519	\$ 672,868	\$ 677,929
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 244,752	\$ 234,898	\$ 255,979	\$ 272,704	\$ 270,167
Commercial Lines	CC420	\$ 108,323	\$ 104,543	\$ 117,495	\$ 138,867	\$ 140,396
Open-End Consumer Lines - Credit Cards	CC423	\$ 166,745	\$ 147,155	\$ 149,826	\$ 151,729	\$ 154,033
Open-End Consumer Lines - Other	CC425	\$ 98,925	\$ 110,488	\$ 111,219	\$ 109,568	\$ 113,333
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 10,103	\$ 11,665	\$ 12,193	\$ 10,612	\$ 10,908
Commercial	CC430	\$ 2,529	\$ 2,561	\$ 2,592	\$ 3,030	\$ 4,804
Standby, Not Included on CC465 or CC468	CC435	\$ 7,574	\$ 9,104	\$ 9,601	\$ 7,582	\$ 6,104
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 385,227	\$ 278,911	\$ 277,231	\$ 294,865	\$ 278,318
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 314,270	\$ 211,565	\$ 211,378	\$ 231,381	\$ 216,493
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 350	\$ 826	\$ 967	\$ 936	\$ 188

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 46,513	\$ 43,627	\$ 121,913	\$ 13,205	\$ 75,101
Sales	CF145	\$ 0	\$ 20,130	\$ 42,801	\$ 29,484	\$ 0
Other Balance Changes	CF148	\$- 15,180	\$- 9,817	\$- 15,262	\$- 21,759	\$- 12,110
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 87,696	\$ 44,170	\$ 10,927	\$ 5,116	\$ 43,471
Sales	CF155	\$ 0	\$ 0	\$ 11	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 12,659	\$- 5,656	\$- 3,984	\$- 7,022	\$- 4,334
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 134,209	\$ 87,797	\$ 132,840	\$ 18,321	\$ 118,572
Sales - Total	SUB3821	\$ 0	\$ 20,130	\$ 42,812	\$ 29,484	\$ 0
Net Purchases - Total	SUB3826	\$ 134,209	\$ 67,667	\$ 90,028	\$- 11,163	\$ 118,572
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,200,173	\$ 713,351	\$ 559,603	\$ 523,631	\$ 452,214
Construction Loans - Total						
	SUB3840	\$ 19,035	\$ 41,576	\$ 64,372	\$ 41,199	\$ 37,788
1-4 Dwelling Units						
	CF190	\$ 6,479	\$ 14,594	\$ 32,555	\$ 28,043	\$ 20,973
Multifamily (5 or more) Dwelling Units						
	CF200	\$ 7,890	\$ 12,658	\$ 11,768	\$ 4,285	\$ 5,160
Nonresidential						
	CF210	\$ 4,666	\$ 14,324	\$ 20,049	\$ 8,871	\$ 11,655
Permanent Loans - Total						
	SUB3851	\$ 1,181,138	\$ 671,775	\$ 495,231	\$ 482,432	\$ 414,426
1-4 Dwelling Units						
	CF225	\$ 1,153,107	\$ 611,481	\$ 406,100	\$ 388,255	\$ 340,342
Home Equity and Junior Liens						
	CF226	\$ 46,562	\$ 42,035	\$ 64,871	\$ 81,077	\$ 68,779
Multifamily (5 or more) Dwelling Units						
	CF245	\$ 684	\$ 7,402	\$ 2,521	\$ 9,461	\$ 12,261
Nonresidential (Except Land)						
	CF260	\$ 23,110	\$ 48,909	\$ 50,666	\$ 68,091	\$ 43,101
Land						
	CF270	\$ 4,237	\$ 3,983	\$ 35,944	\$ 16,625	\$ 18,722
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 8,016	\$ 12,130	\$ 9,900	\$ 23,951	\$ 26,328
1-4 Dwelling Units						
	CF280	\$ 0	\$ 538	\$ 1,016	\$ 11,728	\$ 18,486
Purchased from Entities Other than Fed Insured Depository or Subsidiaries						
	CF281	\$ 0	\$ 476	\$ 0	\$ 0	\$ 55
Home Equity and Junior Liens						
	CF282	\$ 0	\$ 0	\$ 0	\$ 587	\$ 0
Multifamily (5 or more) Dwelling Units						
	CF290	\$ 0	\$ 0	\$ 1,138	\$ 388	\$ 55
Nonresidential						
	CF300	\$ 8,016	\$ 11,592	\$ 7,746	\$ 11,835	\$ 7,787
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,045,357	\$ 444,554	\$ 235,752	\$ 265,077	\$ 212,319
1-4 Dwelling Units						
	CF310	\$ 1,034,948	\$ 439,455	\$ 233,410	\$ 223,717	\$ 207,378
Home Equity and Junior Liens						
	CF311	\$ 0	\$ 1,288	\$ 6,480	\$ 10,034	\$ 4,849

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 929	\$ 16,764	\$ 0
Nonresidential	CF330	\$ 10,409	\$ 5,099	\$ 1,413	\$ 24,596	\$ 4,941
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,037,341	\$- 432,424	\$- 225,852	\$- 241,126	\$- 185,991
Memo - Refinancing Loans	CF361	\$ 912,629	\$ 302,658	\$ 89,881	\$ 87,098	\$ 105,057
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 61,438	\$ 62,043	\$ 64,833	\$ 84,890	\$ 70,430
Sales	CF395	\$ 766	\$ 15,513	\$ 12,843	\$ 26,295	\$ 8,445
Consumer:						
Closed or Purchased	CF400	\$ 116,688	\$ 113,575	\$ 126,882	\$ 138,618	\$ 116,406
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 1,563	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 178,126	\$ 175,618	\$ 191,715	\$ 223,508	\$ 186,836
Nonmortgage Loans - Sales - Total	SUB3915	\$ 766	\$ 15,513	\$ 12,843	\$ 27,858	\$ 8,445
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 177,360	\$ 160,105	\$ 178,872	\$ 195,650	\$ 178,391
Deposits:						
Interest Credited to Deposits	CF430	\$ 26,324	\$ 26,180	\$ 26,556	\$ 30,790	\$ 31,896

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 363,714	\$ 421,509	\$ 425,688	\$ 346,887	\$ 398,207
Fully Insured	DI100	\$ 363,714	\$ 421,509	\$ 424,938	\$ 346,137	\$ 394,957
Other	DI110	\$ 0	\$ 0	\$ 750	\$ 750	\$ 3,250
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,942,690	\$ 2,883,100	\$ 2,908,866	\$ 2,543,247	\$ 2,572,515
Greater than \$100,000	DI130	\$ 1,209,386	\$ 1,153,953	\$ 1,013,191	\$ 1,301,621	\$ 1,378,127
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	438,309	425,011	432,364	424,896	423,402
Greater than \$100,000	DI160	5,663	5,196	4,998	4,786	4,719
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 294,943	\$ 284,102	\$ 272,062	\$ 264,726	\$ 265,982
Greater than \$250,000	DI175	\$ 5,274	\$ 4,395	\$ 5,193	\$ 7,329	\$ 6,607
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	21,783	21,338	21,132	21,286	21,507
Greater than \$250,000	DI185	18	15	18	24	21

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	465,773	451,560	458,512	450,992	449,649
IRA/Keogh Accounts	DI200	\$ 305,503	\$ 291,020	\$ 280,839	\$ 277,078	\$ 275,925
Uninsured Deposits	DI210	\$ 391,226	\$ 395,462	\$ 341,893	\$ 412,568	\$ 460,362
Preferred Deposits	DI220	\$ 54,848	\$ 60,970	\$ 73,392	\$ 74,307	\$ 75,417
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 493,692	\$ 471,360	\$ 450,300	\$ 463,007	\$ 442,240
Money Market Deposit Accounts	DI320	\$ 587,027	\$ 568,211	\$ 556,817	\$ 531,415	\$ 584,600
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 771,844	\$ 689,962	\$ 694,613	\$ 731,370	\$ 732,551
Time Deposits	DI340	\$ 2,584,575	\$ 2,580,759	\$ 2,482,647	\$ 2,391,135	\$ 2,463,841
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 603,396	\$ 571,106	\$ 478,696	\$ 485,295	\$ 479,495
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 64,761	\$ 59,686	\$ 52,659	\$ 49,791	\$ 48,950
Non-Interest-Bearing Demand Deposits	DI610	\$ 274,030	\$ 257,083	\$ 240,631	\$ 252,875	\$ 233,195
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,452,301	\$ 4,326,301	\$ 4,202,430	\$ 4,135,595	\$ 4,244,209
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4	\$ 751	\$ 3,111	\$ 3,308	\$ 687
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	\$ 2,078,701	\$ 2,124,239	\$ 2,102,903	\$ 2,123,737	\$ 2,238,920
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 9	\$ 186	\$ 923	\$ 604	\$ 1,001
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	\$ 73,485	\$ 62,583	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 88	\$ 85	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,796	1,733	1,671	1,598	1,391
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 1	\$ 178	\$ 367	\$ 563
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 4,607	\$ 3,920	\$ 499	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 828,819	\$ 734,557	\$ 716,913	\$ 606,587	\$ 679,172
Assets Held for Sale	SI387	\$ 159,089	\$ 137,054	\$ 106,504	\$ 62,571	\$ 62,150
Loans Serviced for Others	SI390	\$ 2,071,105	\$ 1,942,916	\$ 1,936,516	\$ 1,973,040	\$ 1,889,406
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	91.18%	90.54%	89.69%	89.95%	87.34%
Second month of Qtr	SI582	91.23%	90.70%	89.91%	89.68%	87.48%
Third month of Qtr	SI583	91.88%	90.55%	90.77%	90.33%	87.91%
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	\$ 2,582	\$ 2,555	\$ 2,538	\$ 2,789	\$ 2,737
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 20,572	\$ 20,900	\$ 21,470	\$ 19,941	\$ 19,307
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	25	24	23	22
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 587,610	\$ 563,732	\$ 578,255	\$ 586,122	\$ 587,152
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 749	\$- 4,526	\$- 10,918	\$ 465	\$ 2,378
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 5,048	\$ 2,288	\$ 4,134	\$ 2,142	\$ 8,328
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 500	\$ 25,500	\$ 2,550	\$ 250	\$ 1,000
New Basis Accounting Adjustments	SI660	\$- 146	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 4,053	\$ 5,180	\$- 2,036	\$- 6,454	\$ 3,917
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 18
Other Adjustments	SI671	\$ 8,741	\$ 13	\$ 15	\$ 15	\$ 21
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 594,961	\$ 587,611	\$ 563,732	\$ 578,256	\$ 586,122
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 3,000	\$ 6,730	\$ 3,000	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 491	\$ 510	\$ 208	\$ 214	\$ 214
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 228	\$ 242	\$ 482	\$ 429	\$ 399
Average Balance Sheet Data						
Total Assets	SI870	\$ 5,897,752	\$ 5,752,272	\$ 5,673,355	\$ 5,679,823	\$ 5,684,404
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 468,790	\$ 480,264	\$ 530,619	\$ 561,722	\$ 673,604
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,275,676	\$ 4,113,036	\$ 4,023,082	\$ 4,002,136	\$ 3,909,305
Nonmortgage Loans	SI885	\$ 737,002	\$ 741,985	\$ 734,080	\$ 728,776	\$ 716,526
Deposits and Excrows	SI890	\$ 4,277,438	\$ 4,191,055	\$ 4,093,941	\$ 4,102,296	\$ 4,102,983
Total Borrowings	SI895	\$ 882,257	\$ 909,884	\$ 906,820	\$ 893,012	\$ 894,727

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	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	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	8	8	8	8	8
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	23	23	22	22	22

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 594,964	\$ 587,610	\$ 563,734	\$ 578,257	\$ 586,119
Equity Capital Deductions - Total	SUB1631	\$ 50,998	\$ 46,670	\$ 46,060	\$ 47,181	\$ 50,211
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 2,185	\$ 2,197	\$ 2,207	\$ 2,218	\$ 2,228
Goodwill and Certain Other Intangible Assets	CCR115	\$ 47,454	\$ 43,198	\$ 42,565	\$ 42,631	\$ 45,627
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,359	\$ 1,275	\$ 1,288	\$ 2,332	\$ 2,356
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 6,679	\$- 2,611	\$ 2,537	\$ 491	\$- 5,629
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 6,931	\$- 2,866	\$ 2,305	\$ 256	\$- 5,866

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 252	\$ 255	\$ 232	\$ 235	\$ 237
Tier 1 (Core) Capital	CCR20	\$ 537,287	\$ 538,329	\$ 520,211	\$ 531,567	\$ 530,279
Total Assets (SC60)	CCR205	\$ 5,938,355	\$ 5,817,944	\$ 5,731,346	\$ 5,640,456	\$ 5,709,052
Asset Deductions - Total	SUB1651	\$ 50,998	\$ 46,670	\$ 46,059	\$ 47,181	\$ 50,211
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,185	\$ 2,197	\$ 2,206	\$ 2,218	\$ 2,228
Goodwill and Certain Other Intangible Assets	CCR265	\$ 47,454	\$ 43,198	\$ 42,565	\$ 42,631	\$ 45,627
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,359	\$ 1,275	\$ 1,288	\$ 2,332	\$ 2,356
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 8,708	\$- 4,705	\$ 2,494	\$- 72	\$- 7,819
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 8,960	\$- 4,960	\$ 2,262	\$- 307	\$- 8,056
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 252	\$ 255	\$ 232	\$ 235	\$ 237
Adjusted Total Assets	CCR25	\$ 5,878,649	\$ 5,766,569	\$ 5,687,781	\$ 5,593,203	\$ 5,651,022
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 233,754	\$ 229,262	\$ 225,935	\$ 222,451	\$ 224,700
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 537,287	\$ 538,329	\$ 520,211	\$ 531,567	\$ 530,279
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 3	\$ 0	\$ 9	\$ 128	\$ 324
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 34,912	\$ 34,077	\$ 32,803	\$ 30,595	\$ 31,524
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 34,915	\$ 34,077	\$ 32,812	\$ 30,723	\$ 31,848
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 34,915	\$ 34,077	\$ 32,812	\$ 30,723	\$ 31,848
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 209	\$ 209	\$ 129	\$ 129	\$ 129
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 571,993	\$ 572,197	\$ 552,894	\$ 562,161	\$ 561,998
0% R/W Category - Cash	CCR400	\$ 32,125	\$ 33,254	\$ 32,816	\$ 36,802	\$ 33,947
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 108,541	\$ 113,699	\$ 104,447	\$ 36,849	\$ 23,107
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,200

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 70,709	\$ 44,904	\$ 52,228	\$ 72,631	\$ 55,340
0% R/W Category - Assets Total	CCR420	\$ 211,375	\$ 191,857	\$ 189,491	\$ 146,282	\$ 113,594
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 521,124	\$ 411,685	\$ 370,805	\$ 365,052	\$ 417,486
20% R/W Category - Claims on FHLBs	CCR435	\$ 164,666	\$ 165,512	\$ 214,286	\$ 201,735	\$ 215,747
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 36,186	\$ 35,252	\$ 34,625	\$ 34,238	\$ 32,433
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 186,218	\$ 170,574	\$ 226,240	\$ 267,031	\$ 311,667
20% R/W Category - Other	CCR450	\$ 182,962	\$ 167,387	\$ 139,862	\$ 92,388	\$ 102,186
20% R/W Category - Assets Total	CCR455	\$ 1,091,156	\$ 950,410	\$ 985,818	\$ 960,444	\$ 1,079,519
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 218,234	\$ 190,082	\$ 197,164	\$ 192,087	\$ 215,902
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,896,417	\$ 1,942,034	\$ 1,912,052	\$ 1,907,733	\$ 1,875,832
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,993	\$ 5,807	\$ 7,845	\$ 11,223	\$ 12,524
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 681	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,915	\$ 5,073	\$ 4,862	\$ 4,669	\$ 3,861
50% R/W Category - Other	CCR480	\$ 45,603	\$ 9,045	\$ 9,980	\$ 7,610	\$ 6,823
50% R/W Category - Assets Total	CCR485	\$ 1,950,609	\$ 1,961,959	\$ 1,934,739	\$ 1,931,235	\$ 1,899,040
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 975,308	\$ 980,985	\$ 967,378	\$ 965,623	\$ 949,526
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 471,402	\$ 27,559	\$ 5,349	\$ 4,639	\$ 4,579
100% R/W Category - All Other Assets	CCR506	\$ 2,349,868	\$ 2,791,957	\$ 2,733,433	\$ 2,738,148	\$ 2,752,370
100% R/W Category - Assets Total	CCR510	\$ 2,821,270	\$ 2,819,516	\$ 2,738,782	\$ 2,742,787	\$ 2,756,949
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,821,270	\$ 2,819,516	\$ 2,738,782	\$ 2,742,787	\$ 2,756,949
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	\$ 6,074,410	\$ 5,923,742	\$ 5,848,830	\$ 5,780,748	\$ 5,849,102
Subtotal Risk-Weighted Assets	CCR75	\$ 4,014,807	\$ 3,990,577	\$ 3,903,315	\$ 3,900,494	\$ 3,922,375
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,942	\$ 2,573	\$ 1,281	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 4,011,865	\$ 3,988,004	\$ 3,902,034	\$ 3,900,494	\$ 3,922,375
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 320,950	\$ 319,036	\$ 312,164	\$ 312,040	\$ 313,791
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:56 AM

Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	9.14%	9.34%	9.15%	9.50%	9.38%
Total Risk-Based Capital Ratio	CCR820	14.26%	14.35%	14.17%	14.41%	14.33%
Tier 1 Risk-Based Capital Ratio	CCR830	13.39%	13.50%	13.33%	13.63%	13.52%
Tangible Equity Ratio	CCR840	9.14%	9.34%	9.15%	9.50%	9.38%

*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.