TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		3	3	3
Schedule NS Optional Narrative Statement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Description	Line item			
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 59,308	\$ 50,415	\$ 36,093
Cash and Non-Interest-Earning Deposits	SC110	\$ 17,903	\$ 22,252	\$ 21,789
Interest-Earning Deposits in FHLBs	SC112	\$ 33,464	\$ 21,021	\$ 7,753
Other Interest-Earning Deposits	SC118	\$ 2,092	\$ 1,756	\$ 2,139
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,025	\$ 630	\$ 0
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 4,744	\$ 4,733	\$ 4,331
Equity Securities Subject to FASB Statement No. 115	SC140	\$3	\$3	\$3
State and Municipal Obligations	SC180	\$ 0	\$ 0	\$ 0
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 77	\$ 20	\$ 78
Mortgage-Backed Securities - Gross	SUB0072	\$ 28,125	\$ 30,756	\$ 32,621
Mortgage-Backed Securities - Total	SC22	\$ 28,125	\$ 30,756	\$ 32,621
Pass-Through - Total	SUB0073	\$ 23,663	\$ 25,710	\$ 27,210
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 23,663	\$ 25,710	\$ 27,210
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,240	\$ 4,806	\$ 5,156
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,135	\$ 4,697	\$ 5,031
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 105	\$ 109	\$ 125
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 222	\$ 240	\$ 255

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Schedule SC Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ O	\$ 0	\$
Mortgage Loans - Gross	SUB0092	\$ 769,395	\$ 758,368	\$ 744,50
Mortgage Loans - Total	SC26	\$ 766,379	\$ 755,603	\$ 741,79
Construction Loans - Total	SUB0100	\$ 28,729	\$ 23,641	\$ 21,85
Residential - Total	SUB0110	\$ 17,003	\$ 16,124	\$ 17,62
1-4 Dwelling Units	SC230	\$ 14,825	\$ 14,923	\$ 17,53
Multifamily (5 or more) Dwelling Units	SC235	\$ 2,178	\$ 1,201	\$ 8
Nonresidential Property	SC240	\$ 11,726	\$ 7,517	\$ 4,22
Permanent Loans - Total	SUB0121	\$ 736,969	\$ 731,122	\$ 719,019
Residential - Total	SUB0131	\$ 671,786	\$ 667,177	\$ 656,333
1-4 Dwelling Units - Total	SUB0141	\$ 640,133	\$ 635,669	\$ 624,34
Revolving Open-End Loans	SC251	\$ 20,972	\$ 21,665	\$ 22,11
All Other - First Liens	SC254	\$ 535,586	\$ 534,482	\$ 526,35
All Other - Junior Liens	SC255	\$ 83,575	\$ 79,522	\$ 75,88
Multifamily (5 or more) Dwelling Units	SC256	\$ 31,653	\$ 31,508	\$ 31,98
Nonresidential Property (Except Land)	SC260	\$ 59,154	\$ 58,306	\$ 57,01
Land	SC265	\$ 6,029	\$ 5,639	\$ 5,66
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 10,935	\$ 13,891	\$ 16,28
Accrued Interest Receivable	SC272	\$ 3,676	\$ 3,587	\$ 3,62
Advances for Taxes and Insurance	SC275	\$ 21	\$ 18	\$
Allowance for Loan and Lease Losses	SC283	\$ 3,016	\$ 2,765	\$ 2,71
Nonmortgage Loans - Gross	SUB0162	\$ 282,349	\$ 287,672	\$ 301,57
Nonmortgage Loans - Total	SC31	\$ 277,977	\$ 283,301	\$ 297,08
Commercial Loans - Total	SC32	\$ 76,971	\$ 75,294	\$ 82,05
Secured	SC300	\$ 72,003	\$ 69,853	\$ 75,82
Unsecured	SC303	\$ 4,456	\$ 4,895	\$ 5,63
Lease Receivables	SC306	\$ 512	\$ 546	\$ 59
Consumer Loans - Total	SC35	\$ 202,546	\$ 209,315	\$ 216,29
Loans on Deposits	SC310	\$ 4,018	\$ 4,102	\$ 3,96
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$
Education Loans	SC320	\$ 0	\$ 0	\$
Auto Loans	SC323	\$ 133,699	\$ 141,563	\$ 147,00
Mobile Home Loans	SC326	\$ 2,059	\$ 2,183	\$ 2,14
Credit Cards	SC328	\$ 0	\$ 0	\$

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule SC Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 200
Description	Line Item	Value	Value	Valu
Other, Including Lease Receivables	SC330	\$ 62,770	\$ 61,467	\$ 63,18
Accrued Interest Receivable	SC348	\$ 2,832	\$ 3,063	\$ 3,21
Allowance for Loan and Lease Losses	SC357	\$ 4,372	\$ 4,371	\$ 4,48
Repossessed Assets - Gross	SUB0201	\$ 409	\$ 1,577	\$ 1,2
Repossessed Assets - Total	SC40	\$ 409	\$ 1,577	\$ 1,2
Real Estate - Total	SUB0210	\$ 407	\$ 1,542	\$ 1,1
Construction	SC405	\$ 0	\$ 0	(
Residential - Total	SUB0225	\$ 140	\$ 809	\$ 8
1-4 Dwelling Units	SC415	\$ 140	\$ 809	\$ 8
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	;
Nonresidential (Except Land)	SC426	\$ 267	\$ 583	\$ 3
Land	SC428	\$ 0	\$ 0	
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 150	\$
Other Repossessed Assets	SC430	\$ 2	\$ 35	\$
General Valuation Allowances	SC441	\$ 0	\$ 0	
Real Estate Held for Investment	SC45	\$ 906	\$ 906	\$ 9
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,336	\$ 2,007	\$ 3,7
Federal Home Loan Bank Stock	SC510	\$ 1,998	\$ 1,654	\$ 3,3
Other	SC540	\$ 338	\$ 353	\$ 3
Office Premises and Equipment	SC55	\$ 30,280	\$ 29,755	\$ 29,1
Other Assets - Gross	SUB0262	\$ 8,865	\$ 8,890	\$ 9,4
Other Assets - Total	SC59	\$ 8,865	\$ 8,890	\$ 9,4
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 0	\$ 0	
Other	SC625	\$ 1,516	\$ 1,510	\$ 1,5
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 4,831	\$ 4,740	\$ 4,5
Nonmortgage Loans	SC644	\$ 0	\$ 0	
Goodwill & Other Intangible Assets	SC660	\$ 428	\$ 452	\$
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	
Other Assets	SC689	\$ 2,090	\$ 2,188	\$ 3,3
Other Assets Detail - Code #1	SC691	N/A	N/A	1

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Schedule SC Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 7,388	\$ 7,136	\$ 7,192
Total Assets - Gross	SUB0283	\$ 1,181,973	\$ 1,170,346	\$ 1,159,224
Total Assets	SC60	\$ 1,174,585	\$ 1,163,210	\$ 1,152,032
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 1,006,430	\$ 994,208	\$ 947,045
Deposits	SC710	\$ 995,812	\$ 976,123	\$ 927,315
Escrows	SC712	\$ 10,618	\$ 18,085	\$ 19,730
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 15,450	\$ 17,950	\$ 55,100
Advances from FHLBank	SC720	\$ 6,650	\$ 5,350	\$ 40,800
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 8,800	\$ 12,600	\$ 14,300
Other Liabilities - Total	SC75	\$ 15,526	\$ 16,721	\$ 17,112
Accrued Interest Payable - Deposits	SC763	\$ 6,336	\$ 6,066	\$ 5,686
Accrued Interest Payable - Other	SC766	\$ 143	\$ 189	\$ 215
Accrued Taxes	SC776	\$ 1,345	\$ 2,441	\$ 4,257
Accounts Payable	SC780	\$ 1,202	\$ 1,201	\$ 1,241
Deferred Income Taxes	SC790	\$ 1,172	\$ 1,182	\$ 284
Other Liabilities and Deferred Income	SC796	\$ 5,328	\$ 5,642	\$ 5,429
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule SC Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,037,406	\$ 1,028,879	\$ 1,019,257
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 12,313	\$ 12,313	\$ 12,361
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 101	\$ 101	\$ 101
Paid in Excess of Par	SC830	\$ 12,212	\$ 12,212	\$ 12,260
Accumulated Other Comprehensive Income - Total	SC86	\$- 256	\$- 277	\$- 318
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 256	\$- 277	\$- 318
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 125,121	\$ 122,296	\$ 120,732
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 137,178	\$ 134,332	\$ 132,775
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,174,584	\$ 1,163,211	\$ 1,152,032

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Other	Codes As of Mar 2007
Other A	Asset Codes
Code	Description
4	Net deferred tax assets
7	Prepaid expenses
9	Advances for loans serviced for others
14	Other noninterest-bearing short-term accounts recv
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other
Other I	Liability Codes
Code	Description
11	The liability recorded for post-retirement benefit
17	Noninterest-bearing payables to Hold Co/Affiliates
99	Other

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule SO Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 16,952	\$ 17,158	\$ 16,715
Deposits and Investment Securities	SO115	\$ 319	\$ 238	\$ 176
Mortgage-Backed Securities	SO125	\$ 326	\$ 404	\$ 367
Mortgage Loans	SO141	\$ 11,608	\$ 11,563	\$ 11,126
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 33	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 4,634	\$ 4,953	\$ 5,046
Commercial Loans and Leases	SO160	\$ 1,536	\$ 1,691	\$ 1,806
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$6	N/A	N/A
Consumer Loans and Leases	SO171	\$ 3,098	\$ 3,262	\$ 3,240
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 26	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 20	\$ 30	\$ 44
Federal Home Loan Bank Stock	SO181	\$ 20	\$ 30	\$ 44
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 8,262	\$ 8,295	\$ 8,061
Deposits	SO215	\$ 7,987	\$ 7,740	\$ 7,188
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 114	\$ 321	\$ 601
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 161	\$ 234	\$ 272
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,710	\$ 8,893	\$ 8,698
Net Provision for Losses on Interest-Bearing Assets	SO321	\$- 224	\$ 123	\$- 4,204
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 8,934	\$ 8,770	\$ 12,902
Noninterest Income - Total	SO42	\$ 5,018	\$ 5,289	\$ 5,240
Mortgage Loan Servicing Fees	SO410	\$ 357	\$ 215	\$ 188
Servicing Amortization and Valuation Adjustments	SO411	\$- 114	N/A	N/A

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule SO Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 4,285	\$ 4,636	\$ 4,644
Net Income (Loss) from Other - Total	SUB0451	\$ 256	\$ 261	\$ 259
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 234	\$ 357	\$ 333
Operations & Sale of Repossessed Assets	SO461	\$ 22	\$- 96	\$- 7
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ (
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ (
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ (
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ (
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ (
Other Noninterest Income	SO488	\$ 234	\$ 177	\$ 149
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/
Noninterest Expense - Total	SO51	\$ 10,096	\$ 10,222	\$ 9,87
All Personnel Compensation and Expense	SO510	\$ 6,040	\$ 6,234	\$ 5,715
Legal Expense	SO520	\$ 30	\$ 55	\$3
Office Occupancy and Equipment Expense	SO530	\$ 2,021	\$ 1,791	\$ 1,917
Marketing and Other Professional Services	SO540	\$ 609	\$ 725	\$ 78-
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$
Goodwill and Other Intangibles Expense	SO560	\$ 28	\$ 29	\$
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$
Other Noninterest Expense	SO580	\$ 1,368	\$ 1,388	\$ 1,41
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/
Income (Loss) Before Income Taxes	SO60	\$ 3,856	\$ 3,837	\$ 8,26
Income Taxes - Total	SO71	\$ 1,030	\$ 1,621	\$ 3,05
Federal	SO710	\$ 803	\$ 1,412	\$ 2,558

Office of Thrift Supervision TFR Industry Aggregate Report
Financial Reporting System 93038 - OTS-Regulated: North Dakota
Run Date: May 22, 2007, 10:02 AM March 2007

Schedule SO Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 227	\$ 209	\$ 498
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 2,826	\$ 2,216	\$ 5,210
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ O	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 2,826	\$ 2,216	\$ 5,210

Office of Thrift Supervision TFR Industry Aggregate Report
Financial Reporting System 93038 - OTS-Regulated: North Dakota
Run Date: May 22, 2007, 10:02 AM March 2007

***** PUBLIC *****

Other Codes As of Mar 2007 **Other Noninterest Income Codes** Code Description Net income(loss) from leasing or subleasing space 15 Income from corporate-owned life insurance 99 Other Noninterest Expense Codes Description 2 OTS assessments Office supplies, printing, and postage 8 Telephone, including data lines 16 Web site expenses Other 99

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule SO Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 16,952	\$ 65,058	\$ 47,900
YTD - Deposits and Investment Securities	Y_SO115	\$ 319	\$ 865	\$ 627
YTD - Mortgage-Backed Securities	Y_SO125	\$ 326	\$ 1,528	\$ 1,124
YTD - Mortgage Loans	Y_SO141	\$ 11,608	\$ 43,514	\$ 31,951
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 33	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,536	\$ 6,724	\$ 5,033
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$6	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,098	\$ 12,427	\$ 9,165
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 26	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 20	\$ 118	\$ 88
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 20	\$ 118	\$ 88
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 8,262	\$ 29,688	\$ 21,393
YTD - Deposits	Y_SO215	\$ 7,987	\$ 27,342	\$ 19,602
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 114	\$ 1,465	\$ 1,144
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 161	\$ 881	\$ 647
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 8,710	\$ 35,488	\$ 26,595
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 224	\$- 3,691	\$- 3,814
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 8,934	\$ 39,179	\$ 30,409
YTD - Noninterest Income - Total	Y_SO42	\$ 5,018	\$ 20,023	\$ 14,734
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 357	\$ 752	\$ 537
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 114	N/A	N/A

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule SO Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 4,285	\$ 17,686	\$ 13,050
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 256	\$ 892	\$ 63
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 234	\$ 1,162	\$ 80
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 22	\$- 270	\$- 17
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$
YTD - Other Noninterest Income	Y_SO488	\$ 234	\$ 693	\$ 51
YTD - Noninterest Expense - Total	Y_SO51	\$ 10,096	\$ 39,657	\$ 29,43
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 6,040	\$ 23,166	\$ 16,93
YTD - Legal Expense	Y_SO520	\$ 30	\$ 144	\$ 8
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,021	\$ 7,619	\$ 5,82
YTD - Marketing and Other Professional Services	Y_SO540	\$ 609	\$ 2,821	\$ 2,09
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 28	\$ 51	\$ 2
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$
YTD - Other Noninterest Expense	Y_SO580	\$ 1,368	\$ 5,856	\$ 4,46
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,856	\$ 19,545	\$ 15,70
YTD - Income Taxes - Total	Y_S071	\$ 1,030	\$ 7,485	\$ 5,86
YTD - Federal	Y_SO710	\$ 803	\$ 6,338	\$ 4,92
YTD - State, Local, and Other	Y_SO720	\$ 227	\$ 1,147	\$ 93
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,826	\$ 12,060	\$ 9,84
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$
YTD - Net Income (Loss)	Y_SO91	\$ 2,826	\$ 12,060	\$ 9,84
Schedule VA Consolidated Valuation Allowances and Related Da	ata	Mar 2007	Dec 2006	Sep 200
Description	Line Item	Value	Value	Valu
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 7,136	\$ 7,192	\$ 12,24
Net Provision for Loss	VA115	\$- 224	\$ 123	\$- 4,20

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule VA Consolidated Valuation Allowances and Rela	ted Data	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 46	\$- 48	\$ 6
Recoveries	VA135	\$ 590	\$ 48	\$ 4:
Adjustments	VA145	\$ 0	\$ 0	\$
Charge-offs	VA155	\$ 160	\$ 179	\$ 95
General Valuation Allowances - Ending Balance	VA165	\$ 7,388	\$ 7,136	\$ 7,19
Specific Valuation Allowances - Beginning Balance	VA108	\$ 107	\$ 59	\$ 12
Net Provision for Loss	VA118	\$ 0	\$ 0	\$
Transfers	VA128	\$- 46	\$ 48	\$- 6
Adjustments	VA148	\$ 0	\$ 0	\$
Charge-offs	VA158	\$ 0	\$ 0	\$
Specific Valuation Allowances - Ending Balance	VA168	\$ 61	\$ 107	\$ 5
Total Valuation Allowances - Beginning Balance	VA110	\$ 7,243	\$ 7,251	\$ 12,36
Net Provision for Loss	VA120	\$- 224	\$ 123	\$- 4,20
Recoveries	VA140	\$ 590	\$ 48	\$ 4
Adjustments	VA150	\$ 0	\$ 0	\$
Charge-offs	VA160	\$ 160	\$ 179	\$ 95
Total Valuation Allowances - Ending Balance	VA170	\$ 7,449	\$ 7,243	\$ 7,25
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWA	NCE ACTIVITY			
GVA Charge-offs - Assets - Total	SUB2026	\$ 160	\$ 179	\$ 95
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$
Mortgage Loans - Total	VA46	\$ 48	\$ 64	\$ 26
Construction - Total	SUB2030	\$ 0	\$ 13	\$ 10
1-4 Dwelling Units	VA420	\$ 0	\$ 13	\$ 10
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$
Nonresidential Property	VA440	\$ 0	\$ 0	\$
Permanent - Total	SUB2041	\$ 48	\$ 51	\$ 15
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 11	\$ 36	\$
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 37	\$ 15	\$ 15
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$
Land	VA490	\$ 0	\$ 0	\$
Nonmortgage Loans - Total	VA56	\$ 112	\$ 115	\$ 69
Commercial Loans	VA520	\$ 0	\$ 0	\$ 50

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hedule VA Consolidated Valuation Allowances and Rela	ated Data	Mar 2007	Dec 2006	Sep 200
scription	Line Item	Value	Value	Valu
Consumer Loans - Total	SUB2061	\$ 112	\$ 115	\$ 1
Loans on Deposits	VA510	\$ 0	\$ 0	;
Home Improvement Loans	VA516	\$ 0	\$ 0	;
Education Loans	VA530	\$ 0	\$ 0	;
Auto Loans	VA540	\$ 38	\$ 66	\$ 1
Mobile Home Loans	VA550	\$ 0	\$ 0	
Credit Cards	VA556	\$ 0	\$ 0	
Other	VA560	\$ 74	\$ 49	\$
Repossessed Assets - Total	VA60	\$ 0	\$ 0	
Real Estate - Construction	VA605	\$ 0	\$ 0	
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	
Real Estate - Land	VA628	\$ 0	\$ 0	
Other Repossessed Assets	VA630	\$ 0	\$ 0	
Other Assets	VA930	\$ 0	\$ 0	
SVA Recoveries - Assets - Total	SUB2126	\$ 590	\$ 48	\$
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	
Mortgage Loans - Total	VA47	\$ 126	\$ 0	
Construction - Total	SUB2130	\$ 0	\$ 0	
1-4 Dwelling Units	VA421	\$ 0	\$ 0	
Multifamily (5 or more) Dwelling Units	VA431	\$0	\$0	
Nonresidential Property	VA441	\$ 0	\$ 0	
Permanent - Total	SUB2141	\$ 126	\$ 0	
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$0	
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 126	\$ 0	
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	
Land	VA491	\$ 0	\$ 0	
Nonmortgage Loans - Total	VA57	\$ 464	\$ 48	\$
Commercial Loans	VA521	\$ 417	\$ 17	
Consumer Loans - Total	SUB2161	\$ 47	\$ 31	9
Loans on Deposits	VA511	\$ 0	\$ 0	•

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Schedule VA Consolidated Valuation Allowances and Related	d Data	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 16	\$ 15	\$ 26
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 31	\$ 16	\$ 14
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 46	\$ 48	\$- 63
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 37	\$ 37	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 37	\$ 37	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 37	\$ 37	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 9	\$ 11	\$- 63
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$- 9	\$ 11	\$- 63
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 22	\$ 18	\$- 30
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 13	\$- 7	\$- 33
Repossessed Assets - Total	VA62	\$ O	\$ O	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA Consolidated Valuation Allowances and Related Da	ata	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ (
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$
Real Estate - Land	VA629	\$ 0	\$ 0	\$
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$
Other Assets	VA932	\$ 0	\$ 0	\$
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$- 476	\$ 179	\$ 85
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$
Mortgage Loans - Total	VA49	\$- 115	\$ 101	\$ 26
Construction - Total	SUB2330	\$ 0	\$ 13	\$ 10
1-4 Dwelling Units	VA425	\$ 0	\$ 13	\$ 10
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$
Nonresidential Property	VA445	\$ 0	\$ 0	\$
Permanent - Total	SUB2341	\$- 115	\$ 88	\$ 15
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 11	\$ 36	\$
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 126	\$ 52	\$ 15
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$
Land	VA495	\$ 0	\$ 0	\$
Nonmortgage Loans - Total	VA59	\$- 361	\$ 78	\$ 58
Commercial Loans	VA525	\$- 417	\$- 17	\$ 50
Consumer Loans - Total	SUB2361	\$ 56	\$ 95	\$8
Loans on Deposits	VA515	\$ 0	\$ 0	\$
Home Improvement Loans	VA519	\$ 0	\$ 0	\$
Education Loans	VA535	\$ 0	\$ 0	\$
Auto Loans	VA545	\$ 0	\$ 69	\$ 6
Mobile Home Loans	VA555	\$ 0	\$ 0	\$
Credit Cards	VA559	\$ 0	\$ 0	\$
Other	VA565	\$ 56	\$ 26	\$ 2
Repossessed Assets - Total	VA65	\$ 0	\$ 0	\$

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Schedule VA Consolidated Valuation Allowances and Related D	ata	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ (
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ (
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ (
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ (
Real Estate - Land	VA631	\$ 0	\$ 0	\$ (
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ (
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ (
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ (
Other Assets	VA935	\$ 0	\$ 0	\$ (
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 139	\$ 558	\$ 48 ⁻
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 409	\$ 1,577	\$ 1,259
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 46	\$ 513	\$ 40
Construction	VA951	\$ 0	\$ 0	\$ 40
Permanent - 1-4 Dwelling Units	VA952	\$ 46	\$ 246	\$
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ (
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 267	\$
Permanent - Land	VA955	\$ 0	\$ 0	\$ (
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 2,304	\$ 2,589	\$ 2,18
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 13,780	\$ 14,988	\$ 16,00
Substandard	VA965	\$ 13,769	\$ 14,911	\$ 15,315
Doubtful	VA970	\$ 11	\$ 77	\$ 69:
Loss	VA975	\$ 0	\$ 0	\$ (
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA	A SOP 03-3			
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ (
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ (
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ (
Schedule PD Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 5,665	\$ 6,155	\$ 7,772

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 4,253	\$ 4,491	\$ 4,514
Construction and Land Loans	SUB2430	\$ 935	\$ 638	\$ 464
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,267	\$ 3,102	\$ 3,034
Permanent Loans Secured by All Other Property	SUB2450	\$ 121	\$ 774	\$ 1,016
Nonmortgages - Total	SUB2461	\$ 1,412	\$ 1,664	\$ 3,258
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 4,247	\$ 3,705	\$ 3,814
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 4,247	\$ 3,705	\$ 3,814
Mortgage Loans - Total	SUB2481	\$ 2,992	\$ 2,838	\$ 1,512
Construction	PD115	\$ 750	\$ 500	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 105	\$ 133	\$ 126
Secured by First Liens	PD123	\$ 1,859	\$ 1,789	\$ 1,254
Secured by Junior Liens	PD124	\$ 208	\$ 66	\$ 81
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 327	\$ 51
Land	PD138	\$ 70	\$ 23	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 502	\$ 33	\$ 1,594
Consumer Loans - Total	SUB2511	\$ 753	\$ 834	\$ 708
Loans on Deposits	PD161	\$ 9	\$ 18	\$ 4
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 539	\$ 525	\$ 424
Mobile Home Loans	PD169	\$ 0	\$ 0	\$3
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 205	\$ 291	\$ 277
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 78	\$ 41	\$ 242
Guaranteed Portion Incl in PD195, Excl Rebooked GNMAs	PD196	\$ 0	\$ 41	\$ 121

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2000
Description	Line Item	Value	Value	Value
Rebooked GNMAs Incl in PD195	PD197	\$ 0	\$ 0	\$
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ O	\$ O	\$
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$
Construction	PD215	\$ 0	\$ 0	\$
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$
Secured by First Liens	PD223	\$ 0	\$ 0	\$
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$
Land	PD238	\$ 0	\$ 0	\$
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 0	\$
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$
Loans on Deposits	PD261	\$ 0	\$ 0	\$
Home Improvement Loans	PD263	\$ 0	\$ 0	\$
Education Loans	PD265	\$ 0	\$ 0	\$
Auto Loans	PD267	\$ 0	\$ 0	\$
Mobile Home Loans	PD269	\$ 0	\$ 0	\$
Credit Cards	PD271	\$ 0	\$ 0	\$
Other	PD280	\$ 0	\$ 0	\$
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	\$ 0	\$ 0	\$
Rebooked GNMAs Incl in PD295	PD297	\$ 0	\$ 0	\$
IONACCRUAL				
Nonaccrual - Total	PD30	\$ 1,418	\$ 2,450	\$ 3,9
Mortgage Loans - Total	SUB2501	\$ 1,261	\$ 1,653	\$ 3,00
Construction	PD315	\$ 115	\$ 115	\$ 40
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 9	\$ 82	\$ 86
Secured by First Liens	PD323	\$ 1,075	\$ 984	\$ 1,424
Secured by Junior Liens	PD324	\$ 11	\$ 48	\$ 63
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 51	\$ 424	\$ 965
Land	PD338	\$ 0	\$ 0	\$0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 57	\$ 590	\$ 838
Consumer Loans - Total	SUB2531	\$ 100	\$ 207	\$ 118
Loans on Deposits	PD361	\$ 0	\$ 0	\$0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$0
Education Loans	PD365	\$ 0	\$ 0	\$0
Auto Loans	PD367	\$ 45	\$ 72	\$ 69
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$0
Other	PD380	\$ 55	\$ 135	\$ 49
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	\$ 0	\$ 0	\$0
Rebooked GNMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0
Schedule LD Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT	GUARANTEE			
Balances at Quarter-end - Total	SUB5100	\$ 16,282	\$ 16,909	\$ 15,948
90% up to 100% LTV	LD110	\$ 9,211	\$ 9,730	\$ 9,463
100% and greater LTV	LD120	\$ 7,071	\$ 7,179	\$ 6,485
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 81	\$ 92
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$0

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Schedule LD Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 81	\$ 92
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 81	\$ 92
Net Charge-offs - Total	SUB5300	\$ 37	\$ 50	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 13	\$ 0
100% and greater LTV	LD320	\$ 37	\$ 37	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 2,421	\$ 3,549	\$ 3,723
90% up to 100% LTV	LD430	\$ 1,738	\$ 2,330	\$ 2,655
100% and greater LTV	LD440	\$ 683	\$ 1,219	\$ 1,068
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 9,304	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 8,428	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 16,658	\$ 22,776	\$ 25,992
Mortgage Construction Loans	CC105	\$ 16,348	\$ 22,174	\$ 25,327
Other Mortgage Loans	CC115	\$ 310	\$ 602	\$ 665
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 15,464	\$ 9,828	\$ 13,417
1-4 Dwelling Units	CC280	\$ 13,909	\$ 7,738	\$ 11,500

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Schedule CC Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 54	\$ 53	\$ 52
All Other Real Estate	CC300	\$ 1,501	\$ 2,037	\$ 1,865
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,062	\$ 1,331	\$ 1,429
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ (
Commitments Outstanding to Sell Loans	CC330	\$ 12,582	\$ 9,174	\$ 12,61
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ (
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ (
Unused Lines of Credit - Total	SUB3361	\$ 71,208	\$ 65,106	\$ 60,129
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 22,919	\$ 23,199	\$ 23,100
Commercial Lines	CC420	\$ 41,805	\$ 35,409	\$ 30,924
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$
Open-End Consumer Lines - Other	CC425	\$ 6,484	\$ 6,498	\$ 6,105
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,413	\$ 765	\$ 1,33
Commercial	CC430	\$ 0	\$ 0	\$
Standby, Not Included on CC465 or CC468	CC435	\$ 1,413	\$ 765	\$ 1,33
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 312	\$ 313	\$ 314
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 312	\$ 313	\$ 314
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$
Contingent Assets	CC490	\$ 0	\$ 0	\$ (
Schedule CF Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 0	\$ 0	\$
Sales	CF145	\$ 0	\$ 0	\$
Other Balance Changes	CF148	\$- 2,428	\$- 1,089	\$- 2,37
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 0	\$ (

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Schedule CF Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$
Other Balance Changes	CF158	\$- 593	\$- 368	\$- 27
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 0	\$ 0	\$
Sales - Total	SUB3821	\$ 0	\$ 0	\$
Net Purchases - Total	SUB3826	\$ 0	\$ 0	\$
Mortgage Loans Disbursed - Total	SUB3831	\$ 66,249	\$ 86,475	\$ 83,70
Construction Loans - Total	SUB3840	\$ 16,626	\$ 15,768	\$ 10,18
1-4 Dwelling Units	CF190	\$ 7,284	\$ 9,000	\$ 7,486
Multifamily (5 or more) Dwelling Units	CF200	\$ 978	\$ 1,114	\$
Nonresidential	CF210	\$ 8,364	\$ 5,654	\$ 2,700
Permanent Loans - Total	SUB3851	\$ 49,623	\$ 70,707	\$ 73,529
1-4 Dwelling Units	CF225	\$ 40,896	\$ 61,384	\$ 64,084
Home Equity and Junior Liens	CF226	\$ 14,454	N/A	N/
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,144	\$ 2	\$ 37
Nonresidential (Except Land)	CF260	\$ 7,011	\$ 8,903	\$ 8,39
Land	CF270	\$ 572	\$ 418	\$ 68
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 927	\$ 1,40
1-4 Dwelling Units	CF280	\$ 0	\$ 927	\$ 1,40
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$
Nonresidential	CF300	\$ 0	\$ 0	\$
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 26,276	\$ 32,007	\$ 34,35
1-4 Dwelling Units	CF310	\$ 22,049	\$ 27,996	\$ 32,706
Home Equity and Junior Liens	CF311	\$ 44	N/A	N/
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$
Nonresidential	CF330	\$ 4,227	\$ 4,011	\$ 1,64
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 26,276	\$- 31,080	\$- 32,94
Memo - Refinancing Loans	CF361	\$ 3,619	\$ 5,164	\$ 1,81
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 76,400	\$ 70,389	\$ 54,999

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Schedule CF Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF395	\$ 4,623	\$ 2,844	\$ 4,322
Consumer:				
Closed or Purchased	CF400	\$ 23,542	\$ 23,206	\$ 35,994
Sales	CF405	\$ 0	\$ 212	\$ 289
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 99,942	\$ 93,595	\$ 90,99
Nonmortgage Loans - Sales - Total	SUB3915	\$ 4,623	\$ 3,056	\$ 4,61°
Net Purchases (Sales) of Nonmortage Loans - Total	SUB3919	\$ 95,319	\$ 90,539	\$ 86,382
Deposits:				
Interest Credited to Deposits	CF430	\$ 7,248	\$ 6,893	\$ 5,912
Schedule DI Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 0	\$ 0	\$ (
Fully Insured	DI100	\$ 0	\$ 0	\$
Other	DI110	\$ 0	\$ 0	\$
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 771,798	\$ 762,863	\$ 801,26
Greater than \$100,000	DI130	\$ 150,090	\$ 148,911	\$ 145,78
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	129,521	127,871	132,26
Greater than \$100,000	DI160	818	803	82
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 78,348	\$ 76,875	N/
Greater than \$250,000	DI175	\$ 6,194	\$ 5,559	N/
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	5,227	5,098	N/
Greater than \$250,000	DI185	17	15	N/A
Number of Deposit Accounts - Total	SUB4062	135,583	133,787	133,082
IRA/Keogh Accounts	DI200	\$ 84,542	\$ 82,433	\$ 79,29
Uninsured Deposits	DI210	\$ 46,437	\$ 49,552	\$ 39,83
Preferred Deposits	DI220	\$ 13,617	\$ 11,076	\$ 10,37
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 106,229	\$ 114,959	\$ 101,88
Money Market Deposit Accounts	DI320	\$ 235,757	\$ 220,784	\$ 202,26

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Schedule DI Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 162,992	\$ 166,298	\$ 165,784
Time Deposits	DI340	\$ 501,452	\$ 492,167	\$ 477,115
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 73,021	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 17,491	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 37,358	\$ 43,967	\$ 38,226
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 773,197	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 753,972	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ O	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 492	\$ 793	\$ 622
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with	Fed Deposit Ins	Act		
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	441	444	438
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ (
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilites Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 28,827	\$ 31,214	\$ 32,912
Assets Held for Sale	SI387	\$ 6,735	\$ 6,293	\$ 8,004
Loans Serviced for Others	SI390	\$ 545,910	\$ 530,821	\$ 515,499
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ (
Other Residual Interests	SI404	\$ 0	\$ 0	\$ (
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	82.78%	86.26%	87.54%
Second month of Qtr	SI582	86.27%	86.78%	88.39%
Third month of Qtr	SI583	83.59%	86.65%	86.42%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes
Aggregate Investment in Service Corporations	SI588	\$ 6,806	\$ 5,806	\$ 6,70
Credit extended to assn exec officers, prin shareholders & rela-	ted interest			
Aggregate amount of all extensions of credit	SI590	\$ 2,926	\$ 2,957	\$ 2,58
No. of exec officers with credit > \$500K/5% unimpaird cap	SI595	2	2	
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 134,333	\$ 132,775	\$ 127,92
Net Income (Loss) (SO91)	SI610	\$ 2,826	\$ 2,216	\$ 5,210
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$
Common Stock	SI630	\$ 0	\$ 700	\$ 70
Stock Issued	SI640	\$ 0	\$ 0	\$
Stock Retired	SI650	\$ 0	\$ 0	\$ (
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ (

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Schedule SI Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ (
Other Comprehensive Income	SI662	\$ 21	\$ 42	\$ 21
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 13
Other Adjustments	SI671	\$ 0	\$ 0	\$ (
Ending Equity Capital (SC80)	SI680	\$ 137,180	\$ 134,333	\$ 132,77
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,800	\$ 0	\$
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 422	\$ 407	\$ 26
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 148	\$ 132	\$ 12
Average Balance Sheet Data				
Total Assets	SI870	\$ 1,152,672	\$ 1,152,008	\$ 1,139,79
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 29,545	\$ 23,804	\$ 16,16
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 786,591	\$ 778,339	\$ 765,33
Nonmortgage Loans	SI885	\$ 277,957	\$ 289,048	\$ 298,08
Deposits and Excrows	SI890	\$ 938,898	\$ 912,957	\$ 883,44
Total Borrowings	SI895	\$ 17,465	\$ 37,696	\$ 58,74
Schedule SQ Consolidated Supplemental Questions		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
		Yes	Yes	Ye
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	
Any Outstanding Futures or Options Positions?	SQ310	0	0	
Does Association Have Subchapter S in effect this year?	SQ320	1	0	
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/
Provide transactional Internet banking to customers?	SQ540	2	2	

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Schedule FS Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 13,749,315	\$ 13,258,028	\$ 12,379,795
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 11,572,518	\$ 11,041,197	\$ 10,331,035
Personal Trust and Agency Accounts	FS211	\$ 33,633	\$ 32,852	\$ 32,044
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 11,538,885	\$ 11,008,345	\$ 10,298,991
Employee Benefit - Defined Contribution	FS221	\$ 11,502,079	\$ 10,970,574	\$ 10,250,596
Employee Benefit - Defined Benefit	FS231	\$ 18,334	\$ 23,192	\$ 26,720
Other Retirement Accounts	FS241	\$ 18,472	\$ 14,579	\$ 21,675
Corporate Trust and Agency Accounts	FS251	\$0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 2,176,797	\$ 2,216,831	\$ 2,048,760
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ O	\$ O	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

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Schedule FS Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	C
Corporate Trust and Agency Accounts	FS252	0	0	C
Investment Management Agency Accounts	FS262	0	0	C
Other Fiduciary Accounts	FS272	0	0	(
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	5,163	5,162	5,080
Personal Trust and Agency Accounts	FS213	243	244	244
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,920	4,918	4,836
Employee Benefit - Defined Contribution	FS223	4,838	4,838	4,755
Employee Benefit - Defined Benefit	FS233	6	6	7
Other Retirement Accounts	FS243	76	74	74
Corporate Trust and Agency Accounts	FS253	0	0	(
Other Fiduciary Accounts	FS273	0	0	(
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	127,672	127,749	130,339
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO	-DATE)			
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,492	\$ 5,987	\$ 4,198
Personal Trust and Agency Accounts	FS310	\$ 7	\$ 136	\$ 235
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,079	\$ 3,824	\$ 2,692
Employee Benefit - Defined Contribution	FS320	\$ 1,037	\$ 3,676	\$ 2,641
Employee Benefit - Defined Benefit	FS330	\$ 31	\$ 18	\$ 15
Other Retirement Accounts	FS340	\$ 11	\$ 130	\$ 30
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ (
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ (
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ (
Custody and Safekeeping Accounts	FS380	\$ 406	\$ 1,742	\$ 1,271
Other Fiduciary and Related Services	FS390	\$ 0	\$ 285	\$ (
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,007	\$ 4,120	\$ 2,852
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ (
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ (
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 485	\$ 1,867	\$ 1,346
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

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

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule FS Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ O	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ C
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ (
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ C
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ C
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 137,178	\$ 134,332	\$ 132,775
Equity Capital Deductions - Total	SUB1631	\$ 186	\$ 171	\$ 131
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 99	\$ 79	\$ 99
Goodwill and Certain Other Intangible Assets	CCR115	\$ 87	\$ 92	\$ 32
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 256	\$ 277	\$ 318
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 256	\$ 277	\$ 318
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 137,248	\$ 134,438	\$ 132,962

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Schedule CCR Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 1,174,585	\$ 1,163,210	\$ 1,152,03
Asset Deductions - Total	SUB1651	\$ 137	\$ 145	\$ 5
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 50	\$ 53	\$ 22
Goodwill and Certain Other Intangible Assets	CCR265	\$ 87	\$ 92	\$ 32
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$
Other	CCR275	\$ 0	\$ 0	\$
Asset Additions - Total	SUB1661	\$ 327	\$ 439	\$ 500
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 327	\$ 439	\$ 506
Intangible Assets	CCR285	\$ 0	\$ 0	\$ (
Other	CCR290	\$ 0	\$ 0	\$ (
Adjusted Total Assets	CCR25	\$ 1,174,775	\$ 1,163,504	\$ 1,152,48
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 37,986	\$ 37,707	\$ 37,31
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 137,248	\$ 134,438	\$ 132,96
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ (
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ (
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 7,388	\$ 7,136	\$ 7,192
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ (
Tier 2 (Supplementary) Capital	CCR33	\$ 7,388	\$ 7,136	\$ 7,19
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 7,388	\$ 7,136	\$ 7,19
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 906	\$ 906	\$ 904
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ (
Total Risk-Based Capital	CCR39	\$ 143,730	\$ 140,668	\$ 139,25
0% R/W Category - Cash	CCR400	\$ 6,164	\$ 6,569	\$ 8,562
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 19,627	\$ 21,550	\$ 23,059
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ (
0% R/W Category - Other	CCR415	\$ 155	\$ 1,367	\$ 31
0% R/W Category - Assets Total	CCR420	\$ 25,946	\$ 29,486	\$ 31,937
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ (

TFR Industry Aggregate Report 93038 - OTS-Regulated: North Dakota March 2007

Schedule CCR Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 8,890	\$ 9,662	\$ 10,174
20% R/W Category - Claims on FHLBs	CCR435	\$ 16,730	\$ 26,680	\$ 15,165
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 0	\$ 0	\$ (
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 13,622	\$ 15,736	\$ 13,514
20% R/W Category - Other	CCR450	\$ 38,862	\$ 38,551	\$ 37,524
20% R/W Category - Assets Total	CCR455	\$ 78,104	\$ 90,629	\$ 76,377
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 15,620	\$ 18,126	\$ 15,27
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 542,140	\$ 537,636	\$ 529,278
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 29,352	\$ 29,170	\$ 29,640
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,133	\$ 1,151	\$ 1,165
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$
50% R/W Category - Assets Total	CCR485	\$ 572,625	\$ 567,957	\$ 560,083
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 286,313	\$ 283,979	\$ 280,04
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$
100% R/W Category - All Other Assets	CCR506	\$ 506,357	\$ 482,795	\$ 492,062
100% R/W Category - Assets Total	CCR510	\$ 506,357	\$ 482,795	\$ 492,062
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 506,357	\$ 482,795	\$ 492,06
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ O	\$
Assets to Risk-Weight	CCR64	\$ 1,183,032	\$ 1,170,867	\$ 1,160,45
Subtotal Risk-Weighted Assets	CCR75	\$ 808,290	\$ 784,899	\$ 787,37
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$
Total Risk-Weighted Assets	CCR78	\$ 808,290	\$ 784,899	\$ 787,37
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 64,663	\$ 62,792	\$ 62,99
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	11.68%	11.55%	11.54%
Total Risk-Based Capital Ratio	CCR820	17.78%	17.92%	17.69%
Tier 1 Risk-Based Capital Ratio	CCR830	16.98%	17.13%	16.89%

Office of Thrift Supervision TFR Industry Aggregate Report
Financial Reporting System 93038 - OTS-Regulated: North Dakota
Run Date: May 22, 2007, 10:02 AM March 2007

***** PUBLIC *****

Schedule CCR Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	11.68%	11.55%	11.54%

*Note

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