

VERIBANC

Information with Integrity

BANK AND THRIFT STATE RATINGS REPORT

VERIBANC[®], Inc.

Information with Integrity

Post Office Box 1610

Woonsocket, Rhode Island 02895

1-800-442-2657

FAX: 401-766-2777

www.veribanc.com

VERIBANC[®], Inc.

The B.E.S.T. Banking Investment

Post Office Box 1610

Woonsocket, Rhode Island 02895

1-800-442-2657

www.veribanc.com Email: service@veribanc.com

FOREWORD

Since our beginning in 1981 VERIBANC[®] has never been paid by any institution to rate it. Following our standards of independence and zero tolerance for bias, no Bank, Thrift, or Credit Union is paying us to provide this information. You can be assured you are getting the **B.E.S.T.** rating's and financial information with VERIBANC[®]'s guarantee: there is no potential for conflict of interest.

THE B.E.S.T.

Balanced - our rating system blends predictability of bank failure with bank ratings degradation. This balance provides unmatched performance that has actually tracked the condition of the banking industry.

Effective - VERIBANC's ROR (Return On Ratings) is over 99 percent. We are able to detect banking problems with a high degree of reliability.

Seasoned - over the past twenty-four years (through the difficult and the good times of the banking industry) our rating system has produced remarkably consistent results.

Transparent - we are the only bank rating company that has always published our track record. Because of our transparency, several insurance companies have audited and approved its use for insuring deposits in excess of the FDIC's limit.

Thank you for your interest in the information VERIBANC[®] provides. We hope you find this report useful and as always, your thoughts on any improvements are welcome.

Sincerely,
VERIBANC[®], Inc.



Michael M. Heller
President

VERIBANC[®], Inc.

STATE RATINGS REPORT STATE 50 REPORT EVERYTHING REPORT

INTRODUCTION

VERIBANC[®] is pleased to present you with the listing of commercial banks, savings banks, savings associations (thrifts)^{*} and credit unions in this report. The selection of institutions for this report are based on data supplied by the federal regulatory authorities for more than 17,000 financial institutions in the U.S. and its possessions. Following are the definitions which VERIBANC[®] uses for certain quantities involved in rating the institutions, along with other important information.

DESCRIPTIONS OF THE INFORMATION ON THE DATA PAGES

In the definitions that follow, the bold type corresponds to the headings on the report data page(s) that list the individual institutions. Abbreviations used on the data page(s) are also shown in bold type. For Everything Reports which contain ratings only (i.e., no numerical data), please refer directly to the Estimated Regulatory Capital Classification, Color Classification and Star Classification explanations which follow.

Institution Type indicates if the institution is a **BanK** (regulated by the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency or the Federal Reserve Board), a **Savings Association** (regulated by the Office of the Comptroller of the Currency) or a **Credit Union** (regulated by the National Credit Union Administration). Credit unions which do not have the federal insurance coverage of the National Credit Union Share Insurance Fund have the @ symbol following the institution type code.

Institution Name is as carried in regulatory agency records, including abbreviations, if any. Since the amount of space on the report is limited to 32 characters, if the name exceeds that length, it is trimmed accordingly. Should any of the institution names be unclear, we cordially invite you to write or call VERIBANC[®] for clarification. Our address and phone number are listed on the title page of this report.

City is also given according to regulatory records. For institutions with one or more branch offices, the indicated city represents either the location of the principal office or the office from which the institution reports to its regulatory authorities.

State or (Home Office State) specifies the postal abbreviation for the state associated with the indicated city. For certain variants of the report, this column is blank when the state is given in the title of the report. The Bank and Thrift State Ratings Report and Everything Report with data also include banks and thrifts that are headquartered out of state. Such institutions are listed in the largest city where they operate a branch office. In such instances, their home state is identified with parenthesis around the state abbreviation. For reports on electronic media, two fields are used for this entry. The first is the state associated with the indicated city; the second, if applicable, is the home office state.

^{*} As of 7/21/2011 all Savings Associations (Thrifts) are regulated by the OCC and the OTS was absorbed by this regulator. Effective January, 2012 all thrifts will become banks, per the 2010 Dodd-Frank Act.

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VERIBANC®'s Color Code and Star Rating system is based on a combination of criteria explained in the pages that follow. The number of institutions in each rating category is given in the graphs section of the report. VERIBANC®'s rating accuracy has been proven - - since 1981, more than 99 percent of all failing banks have fallen into VERIBANC®'s lower rating categories. Banks that receive special recognition from VERIBANC® for meeting unusually high standards and exceptional attention to safety and soundness are identified as "Blue Ribbon Banks". These institutions are denoted with the letter "B" following the Green/** rating designation. Banks that have received such recognition for eight or more consecutive quarters have the legend "BB". **Since 1982, when we began designating banks for this award, only one* Blue Ribbon Bank has failed.**

Estimated Regulatory Capital Classification if less than "Well" capitalized - - The Federal Deposit Insurance Corporation ("FDIC") and Office of Thrift Supervision ("OTS") classify banks and Savings Associations as Well Capitalized (W), **Adequately Capitalized (A)**, **Undercapitalized (UC)**, **Significantly Undercapitalized (SU)** and **Critically Undercapitalized (CU)**. VERIBANC® replicates the FDIC and OTS's algorithms to estimate each bank and thrift's capital classification. If the institution is in the well-capitalized category or if it is a credit union, this column is left blank. (Estimated capital classification is not available for credit unions.)

Recent Regulatory Enforcement Actions? If the institution has been subject to any enforcement action or sanction made public by the regulatory agencies the most serious and most recent such action is indicated, along with the date of the action. The action is abbreviated by a two letter code, followed by a dash and the date. A table describing the codes and types of enforcement actions follows on page 6.

Total Assets include loans, investments, buildings, equipment and all other resources held by the institution. Amounts are expressed in thousands of dollars.

Equity is given as a percentage of "Total Assets". Equity measures the amount invested by the institution's stockholders and excludes liabilities to its depositors and other creditors. For mutual institutions and for credit unions, equity is defined as assets less liabilities. Industry-wide distribution information for this measure of capital is presented in the graphics section of the report.

Net Income for the Reporting Period is after taxes and extraordinary items. Amounts are expressed in thousands of dollars. For banks, savings associations and credit unions, income is reported quarterly. For banks and credit unions (which report on a year-to-date basis), if net income for the previous period[†] is not available, net income for the quarter and annualized net income, described below, are estimated using the reported year-to-date amount. If such an estimate is used, the entries on the data page(s) are followed with the † symbol. The graphics section of the report contains industry-wide comparison information that indicates the number of profitable and unprofitable institutions.

Annualized Net Income is given as a percentage of equity (i.e., return on equity). Net income for the reporting quarter is multiplied by four. Institutions with negative equity have the entry **insolvent**. Institutions with zero or near-zero equity have the legend **N.A.**

*Fraud committed by the president whereby he was surreptitiously diverting deposits for his personal use.

[†]except for the first reporting period of the year when a prior period's "year-to-date" income is not needed. For banks and credit unions, when needed previous quarter income data is not available, the current reporting quarter's net income for these institutions is estimated by dividing their year-to-date net income by the quarter number.

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Excess Problem Loans, Securities and Contracts - - This entry, given as a percentage of equity, considers problem loans, problem debt securities and delinquent interest rate, foreign exchange and other derivative contracts. Instruments that are less than 90 days in arrears are excluded. Credits that have repayment guaranteed by the U.S. government or its agencies are also excluded (to the extent of the government guarantee) if the guaranteed amounts are stated in the institution's "call report". The loan loss reserve is then subtracted from the sum of the foregoing items. The "excess" amount, which is not allowed to be less than zero, is expressed as a percentage of equity. Institutions with negative equity have the entry "insolvent". Institutions with zero or near-zero equity have the legend N.A. used. Industry-wide comparisons are provided in the graphics section

Unrecognized Investment Losses are stated as a percentage of equity. This information, which is not available for savings associations, consists of the difference between the book (amortized cost) and fair market value of securities which a bank intends to hold until maturity. For credit unions, this entry is the book value less the market value of all investments, less the investment loss reserve, if any. Negative values of unrecognized investment losses are set to zero. Banks and credit unions with negative equity have the entry **insolvent**. Those with zero or near-zero equity have the legend **N.A.**

In addition to the situations noted above, if a data item for a particular institution is not available, not applicable or not meaningful, the notation **N.A.** is also used. The footnotes at the bottom of each data page present the applicable reporting date for each type of institution, as well as the corresponding date when the data were released by federal regulators. When VERIBANC[®] prepares reports based on the most recently available information, it is possible for one or two segments of the industry (i.e. banks, savings associations and/or credit unions) to have their data as much as one quarter "behind".

SPECIAL TREATMENT OF STATES WITH FEWER THAN FIFTY INSTITUTIONS

If fewer than fifty banks and thrifts are headquartered in a given state, then the Bank and Thrift State 50 Report contains all of the banks and savings associations in that state. Similarly, if a state has fewer than 50 credit unions, the Credit Union State 50 Report contains all of the credit unions in the state. Please be aware that there are several states having fewer than fifty institutions of a type. The State Ratings Report includes all of the institutions in these states if their call report data were part of their regulator's most recent releases.

THE VERIBANC[®] COLOR CLASSIFICATION SYSTEM

The VERIBANC[®] color code is a quick-look measure of an institution's condition based on its equity strength and profitability. Three color categories are used - - green, yellow and red. The criteria applied by VERIBANC[®] to determine the color category assigned to an institution are as follows:

GREEN The institution's equity exceeds five percent of its assets and it was profitable during the most recent reporting quarter. Of the three color categories, this is the highest based on the criteria described.

YELLOW The institution's equity is between three and five percent of its assets or it incurred a net loss during the most

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THE VERIBANC[®] COLOR CLASSIFICATION SYSTEM (CONTINUED)

YELLOW (con't) recent reporting quarter. Both of these conditions may apply. If there was a net loss, the loss was not sufficient to erode a significant portion of the institution's equity. The items that result in a yellow classification merit your attention.

RED The institution's equity is less than three percent of its assets or it incurred a significant net loss during the most recent reporting quarter (or both). The item or items that result in a red classification deserve your close attention.

THE VERIBANC[®] STAR CLASSIFICATION SYSTEM

In addition to the color code, VERIBANC[®] assigns each institution Three Stars (***) , Two Stars (**), One Star (*) or No Stars (U). The star rating considers future trends and contingencies not accounted for in the color classification. The criteria used by VERIBANC[®] to determine the number of stars assigned to an institution are as follows:

*** The institution must meet the following primary conditions: equity which exceeds five percent of assets, equity which exceeds four percent of assets after deducting for problem loans, securities and securities-type contracts in excess of loan loss reserves and positive net income of the most recent reporting period. Banks and thrifts must also satisfy all three regulatory capital requirements (see below) and must not have any recent, serious regulatory sanctions against them. In addition, insider lending at an institution must not exceed a significant percentage of equity. If the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. An institution may only have two or fewer volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, problem investments also include investments that, if sold, would realize less than their cost plus specific investment reserves.

** The institution must meet any two of the three primary conditions for the Three Stars category and has equity which exceeds its unreserved problem loans, securities and securities-type contracts. If the institution had a

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THE VERIBANC[®] STAR CLASSIFICATION SYSTEM (CONTINUED)

**
(con't) net loss during the most recent reporting period, the loss was not significant. Banks and thrifts must also satisfy all three federal capital requirements (see below) and must not have any recent serious regulatory sanctions against them. Additionally, if the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. A Two Stars rating is applied to an institution that has three volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, that have investments with a current market value that is less than their cost, that difference must not exceed equity plus specific investment reserves.

* The institution meets at least one of the primary conditions for the Three Stars category, reports equity which exceeds three percent of assets and also exceeds unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Moreover, if the institution is a bank or a thrift, it meets at least two of the three federal capital requirements for tier one (core) capital and total capital as a percentage of risk weighted assets and tier one capital as a percentage of average assets. A bank may also receive no higher than a One Star rating if it has been subject to a serious regulatory sanction, or if all of the banks in its holding company, taken together as if they were a single bank, receive a One Star or a No Star rating. A One Star rating is assigned if an institution has four or more volatile periods of asset growth/shrinkage over the past ten quarters. Also, a bank or credit union may receive a One Star rating if, absent other reasons for downrating as stated above, the difference between the cost and current market value of its investments exceeds the institution's equity plus specific investment reserves.

NO STARS (U) The institution does not meet the criteria stated above.

*** All institutions under the control of their Federal Regulator or have been closed are identified with a "FAILED" designation.**

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ENFORCEMENT ACTION CATEGORIES AND CODES

<u>Enforcement Action Type</u>	<u>Description</u>
CC	Prompt Corrective action/Capital directives
CD	Cease and Desist/ Consent Order against an institution.
CP	Cease and Desist order against a Person
DI	Proceeding that threatens or that actually terminates Deposit Insurance
EN	Termination, withdrawal, completion, expiration of ENding of a previous enforcement action
EX	Amendment, modification, EXtension or continuation of a previous enforcement action.
FA	Formal Agreement/supervisory Agreements
FN	Other FiNe against a bank, e.g. – civil money penalty
FP	Fine levied against a Person (rather than an institution), e.g. – civil money penalty
OP	Other actions against an individual Person, e.g. Written Agreement
OT	OTHer – Cross Guarantee Liability, etc.
PR	Personal action involving Removal action against a person, including orders prohibiting individuals from future activity in the banking field.
RP	Restitution by an individual Person (rather than an institution)

OTHER IMPORTANT INFORMATION

VERIBANC[®] emphasizes that it does not express an opinion, or give advice or a warranty, as to the strength of the institutions listed in this report. Our clients are cautioned that other criteria, objective and subjective, which state and federal bank regulators do not release to the public as a matter of course, may be important in assessing the strength of the financial firms on the list. The list of institutions herein is intended only as a brief guide for our clients and the information contained in them should not be considered or relied upon as representing the complete financial picture of any of the listed institutions.

This report (unless specific to credit unions) considers savings banks as well as commercial banks if the area to which it applies contains savings banks or if savings banks have been specified for inclusion. Note that savings banks, which formerly were clustered in the Northeast, now are found in many parts of the United States.

VERIBANC[®] has extensive additional data for each of the banks listed on the page(s) which follow(s), including data on cash flow, balance sheets, past due and problem loans, repossessed real estate and all of the items released in the regulatory call reports. If you believe that additional information is necessary, VERIBANC[®] invites you to contact us for a quotation on your additional data needs. The State Ratings, State 50 and Everything Reports are updated every quarter.

Other special factors that apply to this list are described below:

- This report is in no way representative of the banking, thrift or credit union industry as a whole, or of any institutions other than those named.
- The information contained in this report has been derived from data released by the Federal Regulators that in turn have received their information from the banks, thrifts and credit unions themselves. Since VERIBANC[®] has not independently verified the data on which this report is based, it makes no warranty or representation as to its accuracy, adequacy or completeness.
- The data upon which this report is based is considered by the regulatory agencies to be preliminary. As such, it is subject to revision, amendment, rounding, forced balancing, correction of transcription errors and other adjustments.
- The information provided in this report is for the fiscal period stated on the data page(s) of the report. The date these data were released by the regulatory agencies to VERIBANC[®] is also indicated on the report data page(s). Other data exist, not available to VERIBANC[®] which provide similar, more current information about the institutions named in the report. This other data, when available, may materially change the amounts and indicators herein.

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- VERIBANC® does not give warranty or advice, nor does it express an opinion, as to the financial condition of any financial institution. Accordingly, the report should not be taken to mean that VERIBANC® or the federal regulatory authorities consider any of the institutions mentioned herein to be either financially strong or in difficulty. The assessments of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the Office of Thrift Supervision or the National Credit Union Administration on the financial viability of any one financial institution are not known to VERIBANC®. A review of the other data and criteria considered by federal regulators in assessing the financial condition of banks may be important in determining the condition of the institutions described in this report.

SUMMARY NOTE

The following information (described previously) is generally provided on data page(s) of State Ratings, State 50 and Everything Reports:

Institution Type

Name

City

Home Office State (if out of state) -- in reports on electronic media, there are two fields:

"state" and "home office state"

VERIBANC® Color Code and Star Rating with suffix "B" if institution is a Blue Ribbon Bank for 1 through 7 quarters, "BB" – for 8 quarters or more

Estimated Regulatory Capital Classification

Recent Regulatory Enforcement Actions

Total Assets

Equity as a Percentage of Assets

Net Income for the Reporting Period

Annualized Net Income As a Percentage of Equity (Return on Equity)

Excess Problem Loans, Securities and Contracts as a Percentage of Equity

Unrecognized Investment Losses as a Percentage of Equity

The Everything Reports which contain ratings only, present the following:

Institution Type

Institution's Regulatory Identification Number

Name

Address

City

State

Estimated Regulatory Capital Classification (W, A, UC, SU or CU)

VERIBANC® Color Code and Star Ratings (current and previous reporting period)

Indicator to identify institutions which are savings banks and those credit unions which are not federally insured

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VERIBANC[®] invites you to recheck the ratings of your banks, thrifts, and credit unions when the next set of data is released by the government regulatory agencies. The approximate dates when new information is expected to replace VERIBANC[®]'s current data on banks, savings banks, thrifts and credit unions are:

First Quarter (ending March 31) data are usually released by May 31,
Second Quarter (ending June 30) data are usually released by August 31,
Third Quarter (ending September 30) data are usually released by November 30,
Fourth Quarter (ending December 31) data are usually released by February 28.

**VERIBANC[®] HOPES YOU FIND THIS REPORT USEFUL
AND WELCOMES YOUR COMMENTS**

THE SOUTH DAKOTA BANKS AND THRIFTS STATE RATINGS REPORT

Data Page: 1

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income for Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrecognized Investment Losses (% of Equity)
BK	1ST FNCL BK USA Phone: (866)524-5891	DAKOTA DUNES	SD	YELLOW/*		CD-12/30/09	532,102	17.63	-6,960	-29.68	0.00	0.00
BK	AMERICAN B&T Phone: (605)539-1222	WESSINGTON SPRI	SD	GREEN/**/BB		PR-01/21/10	267,225	10.72	934	13.04	0.00	0.00
BK	AMERICAN ST BK Phone: (605)482-8293	OLDHAM	SD	GREEN/**/			23,511	11.36	80	11.98	0.00	0.00
BK	AMERICAN ST BK OF PIERRE Phone: (605)224-9233	PIERRE	SD	GREEN/**/B			125,742	10.49	369	11.19	0.00	0.00
BK	ANDES ST BK Phone: (605)487-7611	LAKE ANDES	SD	GREEN/**/			20,755	10.02	17	3.27	3.80	0.00
SA	BANK 360 Phone: (605)763-2135	BERESFORD	SD	YELLOW/**		CD-03/17/10	45,094	11.68	-14	-1.06	12.10	N.A.
BK	BANK OF THE WEST Phone: (415)982-1344	SAN FRANCISCO	CA	YELLOW/**		PR-02/17/10	60,000,590	14.91	-78,118	-3.49	5.35	0.00
BK	BANKSTAR FINANCIAL Phone: (888)826-8069	ELKTON	SD	GREEN/**/			51,618	9.64	136	10.94	20.83	0.00
BK	BANKWEST Phone: (605)224-7391	PIERRE	SD	YELLOW/**			749,809	6.82	-451	-3.53	0.00	0.00
BK	BLACK HILLS CMNTY BK NA Phone: (605)343-2422	RAPID CITY	SD	YELLOW/*			74,561	16.52	-106	-3.44	0.00	0.00
BK	BRYANT ST BK Phone: (605)628-2171	BRYANT	SD	GREEN/**/			20,992	13.51	123	17.34	0.00	0.00
BK	CAMPBELL COUNTY BK Phone: (605)437-2294	HERREID	SD	GREEN/**/B			96,736	11.30	221	8.09	0.00	0.00
BK	CITIBANK SD NA Phone: (605)331-2626	SIOUX FALLS	SD	GREEN/**/		PR-11/25/09	97,969,153	23.87	234,228	4.01	0.00	0.00
BK	CITIZENS ST BK OF ARLINGTON Phone: (605)983-5594	ARLINGTON	SD	GREEN/**/BB			88,703	11.82	197	7.51	0.00	0.00
BK	COMMERCIAL ST BK OF WAGNE Phone: (605)384-3646	WAGNER	SD	GREEN/**/BB			119,346	10.38	705	22.76	8.47	0.00
BK	COMMUNITY BK Phone: (605)286-3214	AVON	SD	GREEN/**/			37,827	17.08	72	4.46	0.00	0.00
BK	CORTRUST BK NA Phone: (605)996-7775	MITCHELL	SD	GREEN/**/			595,554	10.06	2,052	13.69	13.83	0.04
BK	DACOTAH BK Phone: (605)225-5611	ABERDEEN	SD	GREEN/**/BB			1,653,153	9.09	2,609	6.95	2.15	0.00
BK	DAKOTA HERITAGE ST BK Phone: (605)647-2228	CHANCELLOR	SD	GREEN/**/			35,504	11.42	74	7.30	0.00	0.00
BK	DAKOTA PRAIRIE BK Phone: (888)573-4339	PRESHO	SD	GREEN/**/			44,010	9.47	72	6.91	0.00	0.00

Bank("BK") Reporting Date: 12/31/2009
Savings Association("SA") Reporting Date: 12/31/2009

Federal Regulators' Release Date: 03/01/2010
Federal Regulator Release Date: 02/19/2010

Latest Ratings Updated through 04/02/2010
Latest Ratings Updated through 04/02/2010

THE SOUTH DAKOTA BANKS AND THRIFTS STATE RATINGS REPORT

Data Page: 2

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income for Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrecognized Investment Losses (% of Equity)
BK	DAKOTA ST BK OF BLUNT SD Phone: (605)962-6231	BLUNT	SD	YELLOW/**			30,387	9.48	-44	-6.11	8.54	0.00
BK	DEPARTMENT STORES NB Phone: (605)331-2871	SIOUX FALLS	SD	GREEN/***			350,348	12.59	1,261	11.44	0.00	0.00
BK	DNB NB Phone: (605)874-2191	CLEAR LAKE	SD	GREEN/***			64,780	7.76	35	2.78	50.17	0.00
BK	FARMERS & MERCHANTS ST BK Phone: (605)732-4264	IROQUOIS	SD	GREEN/***			52,422	9.56	144	11.49	0.00	0.00
BK	FARMERS & MERCHANTS ST BK Phone: (605)942-7781	PLANKINTON	SD	GREEN/**			71,499	9.31	359	21.57	0.00	0.00
BK	FARMERS & MERCHANTS ST BK Phone: (605)583-2234	SCOTLAND	SD	GREEN/***			23,953	10.41	26	4.17	0.00	0.00
BK	FARMERS & MRCH ST BK BLOOM Phone: (402)373-4321	BLOOMFIELD	NE	GREEN/***/BB			101,647	10.07	312	12.19	0.00	0.00
BK	FARMERS ST BK Phone: (605)967-2191	FAITH	SD	GREEN/***			42,874	8.68	110	11.82	25.53	0.00
BK	FARMERS ST BK Phone: (605)283-2201	HOSMER	SD	GREEN/***			17,680	15.20	67	9.97	0.00	0.00
BK	FARMERS ST BK Phone: (605)648-3683	MARION	SD	GREEN/***/B			84,382	8.28	193	11.05	0.00	0.00
BK	FARMERS ST BK Phone: (605)928-7991	PARKSTON	SD	GREEN/***/B			130,418	12.38	207	5.13	0.00	0.00
BK	FARMERS ST BK Phone: N.A.	STICKNEY	SD	GREEN/***			53,623	8.45	58	5.12	0.00	0.00
BK	FARMERS ST BK OF CANTON Phone: (605)987-2671	CANTON	SD	YELLOW/**			41,924	10.34	-187	-17.25	0.00	0.00
BK	FARMERS ST BK OF TURTON Phone: (605)897-6532	TURTON	SD	YELLOW/**			20,542	13.10	-8	-1.19	0.00	0.00
BK	FIRST B&T Phone: (800)888-7016	BROOKINGS	SD	GREEN/*		CD-03/26/09	853,905	8.94	2,024	10.61	14.46	0.00
BK	FIRST B&T MILBANK Phone: (605)432-5111	MILBANK	SD	GREEN/***			145,531	10.76	203	5.18	19.26	0.00
BK	FIRST BK & TR Phone: (605)978-9300	SIOUX FALLS	SD	GREEN/***			384,883	13.64	240	1.83	0.52	0.00
BK	FIRST BK OF WHITE Phone: (605)629-2471	WHITE	SD	GREEN/***/B			57,600	9.64	80	5.76	0.00	0.00
BK	FIRST DAKOTA NB Phone: (605)665-7432	YANKTON	SD	GREEN/***/BB			754,492	9.14	1,851	10.73	10.08	0.00
BK	FIRST FIDELITY BK Phone: (605)775-2641	BURKE	SD	GREEN/***/B			266,658	10.38	1,331	19.23	1.52	0.00

THE SOUTH DAKOTA BANKS AND THRIFTS STATE RATINGS REPORT

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income for Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrecognized Investment Losses (% of Equity)
BK	FIRST INTRST BK Phone: (406)255-5000	BILLINGS	MT	GREEN/**/BB			7,113,169	10.02	13,904	7.80	2.96	0.00
BK	FIRST MIDWEST BK Phone: (605)563-2207	CENTERVILLE	SD	YELLOW/*	Adequately	CD-07/15/09	141,964	6.18	-291	-13.28	16.30	0.00
BK	FIRST NB Phone: (605)223-2521	FORT PIERRE	SD	GREEN/**/BB			623,733	19.41	4,531	14.97	0.00	0.00
BK	FIRST NB IN PHILIP Phone: (605)859-2525	PHILIP	SD	GREEN/**/			151,661	12.60	342	7.16	0.00	0.00
BK	FIRST NB IN SIOUX FALLS Phone: (605)335-2900	SIOUX FALLS	SD	GREEN/**/			1,121,795	11.21	1,266	4.03	18.39	0.00
BK	FIRST NB OF FREDERICK Phone: (605)329-2455	FREDERICK	SD	GREEN/**/			15,067	15.06	6	1.06	0.00	0.00
BK	FIRST NB OF VOLGA Phone: (605)627-9121	VOLGA	SD	GREEN/**/			38,798	10.06	48	4.92	6.45	0.00
BK	FIRST NB SD Phone: (605)665-9611	YANKTON	SD	YELLOW/**			431,370	11.69	-800	-6.35	0.00	0.00
BK	FIRST PREMIER BK Phone: (605)357-3094	SIOUX FALLS	SD	GREEN/**/			1,030,702	16.31	2,736	6.51	0.00	0.00
SA	FIRST SAVINGS BANK Phone: (605)763-2009	BERESFORD	SD	GREEN/**/			451,277	12.99	185	1.26	30.97	N.A.
BK	FIRST ST BK Phone: (605)724-2155	ARMOUR	SD	GREEN/**/BB			84,326	8.13	273	15.93	0.00	0.00
BK	FIRST ST BK Phone: (605)397-2711	GROTON	SD	GREEN/**/			48,181	12.32	261	17.58	0.00	0.00
BK	FIRST ST BK Phone: (605)938-4665	WILMOT	SD	YELLOW/*		CD-03/03/09	40,058	7.66	-466	-60.78	42.42	0.00
BK	FIRST ST BK OF ROSCOE Phone: (325)766-3311	ROSCOE	SD	GREEN/**/BB			81,685	8.78	123	6.86	0.00	0.00
BK	FIRST ST BK OF WARNER Phone: (605)225-9605	WARNER	SD	YELLOW/**			51,034	6.95	-17	-1.92	7.98	0.00
SA	FIRST WESTERN FEDERAL SAVI Phone: (605)341-1203	RAPID CITY	SD	GREEN/**/			30,893	16.43	272	21.43	8.94	N.A.
SA	FRONTIER BANK Phone: (712)472-2537	ROCK RAPIDS	IA	GREEN/**	Adequately	CD-03/22/10	162,435	6.50	281	10.65	63.10	N.A.
BK	FULTON ST BK Phone: (605)996-1000	FULTON	SD	YELLOW/**			47,277	10.98	-160	-12.33	1.21	0.00
BK	GREAT PLAINS BK Phone: (605)486-4831	EUREKA	SD	GREEN/**/B			82,169	8.85	328	18.05	0.00	0.00
BK	GREAT WESTERN BK Phone: (605)334-2548	SIOUX FALLS	SD	GREEN/**/BB		PR-03/10/10	5,332,471	18.47	12,248	4.98	0.84	0.00

THE SOUTH DAKOTA BANKS AND THRIFTS STATE RATINGS REPORT

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income for Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
BK	GREAT WESTERN BK Phone: (605)334-2548	WATERTOWN	SD	GREEN/**/BB		PR-03/10/10	5,332,471	18.47	12,248	4.98	0.84	0.00
BK	HEARTLAND ST BK Phone: (605)475-5500	REDFIELD	SD	GREEN/**/B			59,082	8.35	288	23.35	0.00	10.74
SA	HOME FEDERAL BANK Phone: (605)333-7556	SIOUX FALLS	SD	GREEN/**/			1,172,597	8.96	2,483	9.45	7.03	N.A.
BK	IPSWICH ST BK Phone: (605)426-6031	IPSWICH	SD	GREEN/**/			42,147	18.13	109	5.71	0.00	0.00
BK	LIBERTY NB Phone: (712)224-4425	SIOUX CITY	IA	GREEN/**/			180,647	14.58	353	5.36	2.35	0.00
BK	MANSFIELD ST BK Phone: (605)887-3454	MANSFIELD	SD	YELLOW/**			10,857	17.51	-94	-19.78	0.00	0.00
BK	MENNO ST BK Phone: (605)387-5111	MENNO	SD	GREEN/**/			31,427	10.59	70	8.41	0.00	0.00
BK	MERCHANTS ST BK Phone: (605)925-4222	FREEMAN	SD	GREEN/**/			122,990	7.56	83	3.57	6.45	0.00
SA	METABANK Phone: (712)732-4117	STORM LAKE	IA	GREEN/**/		PR-06/24/09	916,477	6.03	1,356	9.82	5.38	N.A.
BK	MINER COUNTY BK Phone: (605)772-4561	HOWARD	SD	GREEN/**/			37,827	11.14	69	6.55	0.00	0.00
BK	MINNWEST BK SIOUX FALLS Phone: (605)362-7070	SIOUX FALLS	SD	GREEN/**/			123,929	7.15	63	2.85	14.05	0.00
BK	PEOPLES ST BK Phone: (605)854-3321	DE SMET	SD	GREEN/**/			59,813	11.27	239	14.19	2.23	0.00
BK	PEOPLES ST BK Phone: (605)398-6111	SUMMIT	SD	GREEN/**/			46,934	8.83	279	26.94	0.00	0.00
BK	PIONEER B&TC Phone: (605)892-2536	BELLE FOURCHE	SD	GREEN/**/BB			389,875	10.00	1,249	12.82	0.00	0.00
BK	PLAINS CMRC BK Phone: (605)948-2216	HOVEN	SD	GREEN/**/			400,559	13.06	2,132	16.30	15.59	0.00
BK	PREMIER BK Phone: (712)476-9100	ROCK VALLEY	IA	GREEN/**/BB			195,137	10.04	1,036	21.15	0.00	0.00
BK	QUOIN FNCL BK Phone: (800)479-2435	MILLER	SD	GREEN/*		CD-02/26/10	124,011	9.87	74	2.42	39.44	0.00
BK	RELIABANK DAKOTA Phone: (800)525-0399	ESTELLINE	SD	GREEN/**/B			163,026	8.46	671	19.46	0.00	0.00
BK	RICHLAND ST BK Phone: (605)627-5671	BRUCE	SD	GREEN/**/			31,936	24.02	72	3.75	0.00	0.00
BK	ROBERTS COUNTY NB OF SISSE Phone: (605)698-7621	SISSETON	SD	GREEN/**/			53,070	17.98	51	2.14	0.00	0.00

THE SOUTH DAKOTA BANKS AND THRIFTS STATE RATINGS REPORT

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income for Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
BK	SECURITY FIRST BK Phone: (402)323-8045	LINCOLN	NE	GREEN/**/BB			700,768	11.05	1,396	7.21	2.80	0.00
BK	SECURITY NB OF SD Phone: (605)232-6060	DAKOTA DUNES	SD	YELLOW/*			130,244	6.53	-120	-5.65	0.00	0.00
BK	SECURITY ST BK Phone: (605)239-4306	ALEXANDRIA	SD	GREEN/**/BB			64,172	10.95	199	11.33	0.00	0.40
BK	SECURITY ST BK Phone: (605)449-4261	EMERY	SD	YELLOW/**			35,631	13.84	-142	-11.52	0.00	0.00
BK	SECURITY ST BK Phone: (605)589-3313	TYNDALL	SD	GREEN/**			30,781	11.23	175	20.24	0.00	0.00
BK	STATE BK OF ALCESTER Phone: (800)383-8000	ALCESTER	SD	GREEN/**			94,263	8.91	223	10.62	0.00	0.00
BK	STATE BK OF EAGLE BUTTE Phone: (605)964-3411	EAGLE BUTTE	SD	GREEN/**			32,517	14.33	110	9.44	0.00	0.00
BK	SUNRISE BK DAKOTA Phone: (605)258-2641	ONIDA	SD	GREEN/**			38,856	10.92	162	15.28	3.77	0.00
BK	TARGET NB Phone: N.A.	SIOUX FALLS	SD	GREEN/**			111,083	55.48	10,274	66.69	0.00	0.00
BK	TCF NB Phone: (612)823-2265	SIOUX FALLS	SD	GREEN/**			17,921,579	6.90	20,916	6.76	27.83	0.00
BK	TCF NB Phone: (612)823-2265	WAYZATA	MN	GREEN/**			17,921,579	6.90	20,916	6.76	27.83	0.00
BK	U S BK NA Phone: (800)872-2657	CINCINNATI	OH	GREEN/**		PR-11/19/09	276,376,130	9.49	599,589	9.15	6.94	0.00
BK	VALLEY EXCHANGE BK Phone: (605)647-2261	LENNOX	SD	GREEN/**			59,148	14.78	37	1.69	4.66	0.00
BK	WELLS FARGO BK NA Phone: (605)575-6900	SIOUX FALLS	SD	GREEN/**		PR-09/10/09	608,778,000	9.30	2,544,000	17.98	17.43	0.00
BK	WESTERN DAKOTA BK Phone: (605)865-3516	TIMBER LAKE	SD	YELLOW/**			26,558	8.45	-9	-1.60	0.00	0.00

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WHICH ARE AN INTEGRAL PART OF THIS DATA SET.**

VERIBANC, Inc.

NUMBER OF FDIC-INSURED BANKS IN EACH COLOR CODE AND STAR RATING CATEGORY

Data are for the reporting quarter ending December 31, 2009
The Federal Regulators' released the data in March, 2010

STAR RATINGS

	THREE STARS	TWO STARS	ONE STAR	NO STARS
COLOR CODE				
GREEN	3925	431	431	13
YELLOW	N.A*	1348	643	113
RED	N.A*	N.A*	N.A*	342

HOW TO USE THE GRAPH

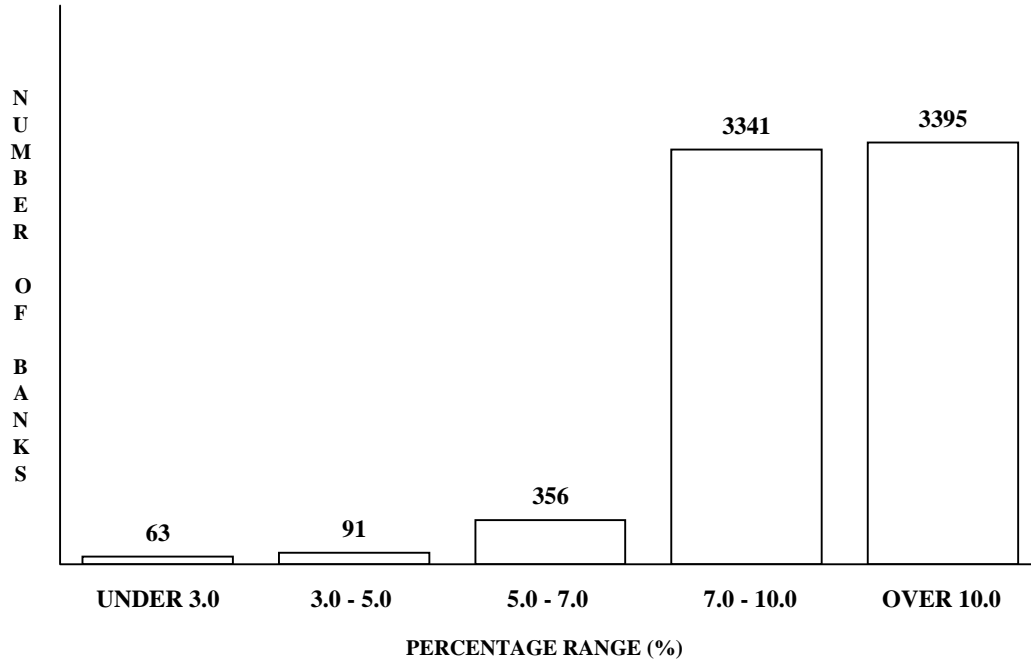
Each entry in the table indicates how many banks are in the color category given at the left of the row and the star category stated at the top of the column. Note most of the banks are classified with ratings of Green with three-stars (54.17 percent of reporting banks). At the opposite extreme, 4.72 percent of all institutions receive VERIBANC's lowest Red, no-stars ratings.

* These ratings do not apply to banks.

VERIBANC, Inc.

**EQUITY AS A PERCENTAGE OF ASSETS
FOR ALL FDIC-INSURED BANKS**

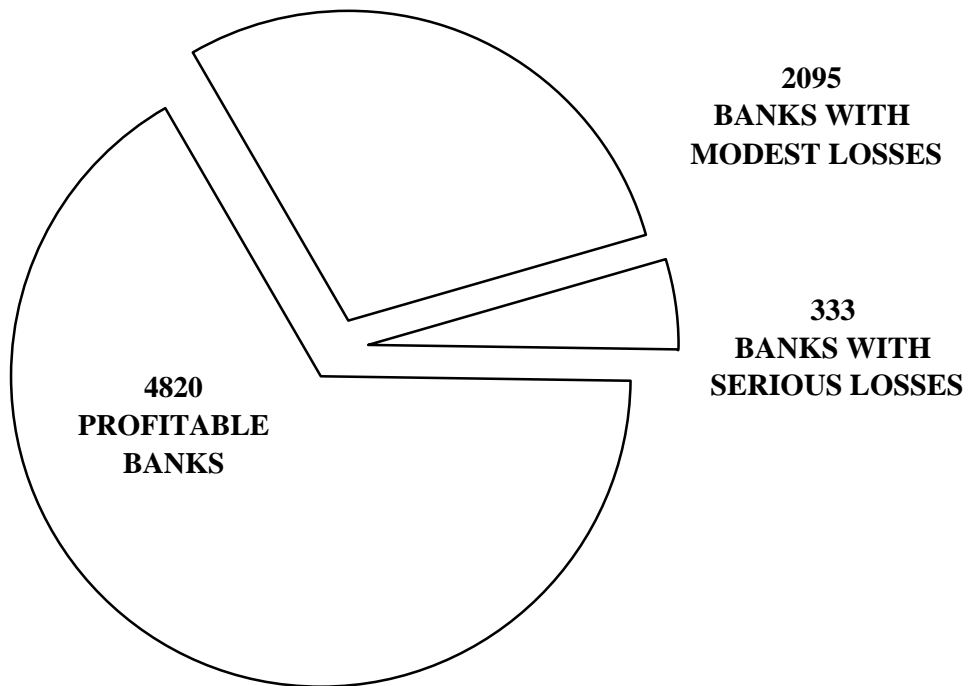
Data are for the reporting quarter ending December 31, 2009
The Federal Regulators' released the data in March, 2010



VERIBANC, Inc.

**PROFITS AND LOSSES AT
ALL FDIC-INSURED BANKS**

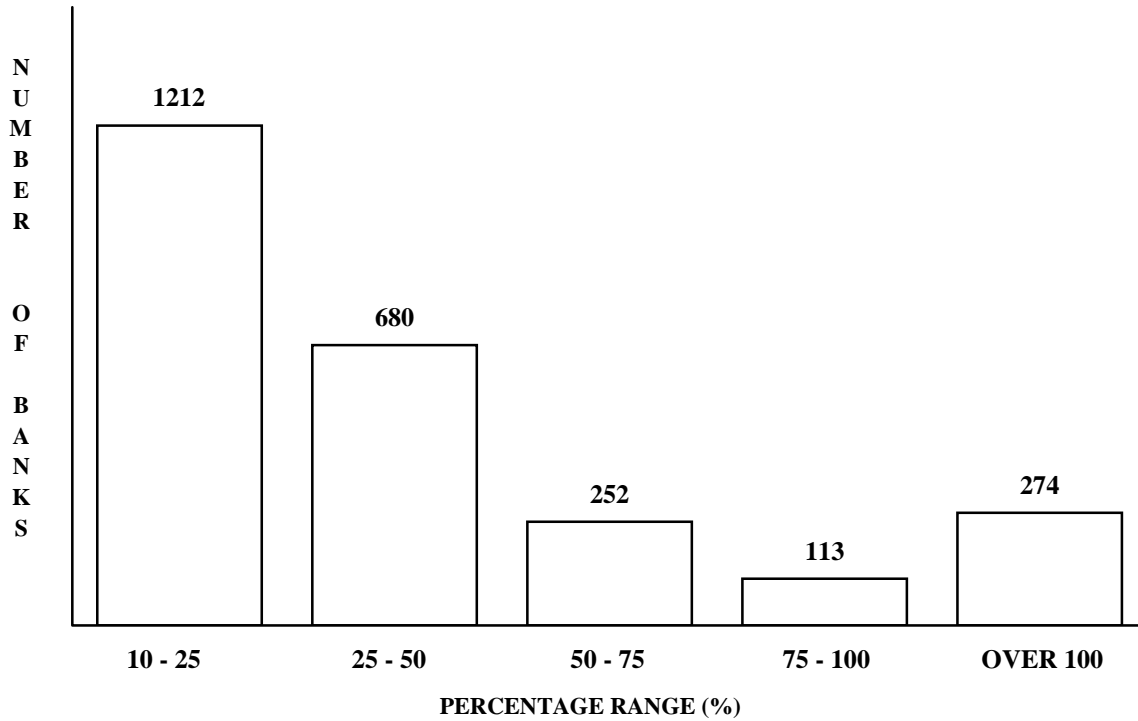
Data are for the reporting quarter ending December 31, 2009
The Federal Regulators' released the data in March, 2010



VERIBANC, Inc.

**FDIC-INSURED BANKS WITH EXCESS PROBLEM LOANS
SECURITIES AND CONTRACTS* MORE THAN
TEN PERCENT OF EQUITY**

Data are for the reporting quarter ending December 31, 2009
The Federal Regulators' released the data in March, 2010



* Excess problems loans, securities and contracts are defined as items 90 days or more past due, in nonaccrual status or renegotiated/restructured, less the loan loss reserve balance and amounts guaranteed by the U.S. government. Note the graph excludes banks that do not have excess problem loans, securities and contracts or for which these items comprise less than 10% of equity.

VERIBANC, Inc.

NUMBER OF SAVINGS ASSOCIATIONS IN EACH COLOR CODE AND STAR RATING CATEGORY

Data are for the reporting quarter ending December 31, 2009
The Federal Regulators released the data in February, 2010

STAR RATINGS

		THREE STARS	TWO STARS	ONE STAR	NO STARS
COLOR CODE	GREEN	477	24	15	5
	YELLOW	N.A.*	158	45	17
	RED	N.A.*	N.A.*	N.A.*	24

HOW TO USE THE GRAPH

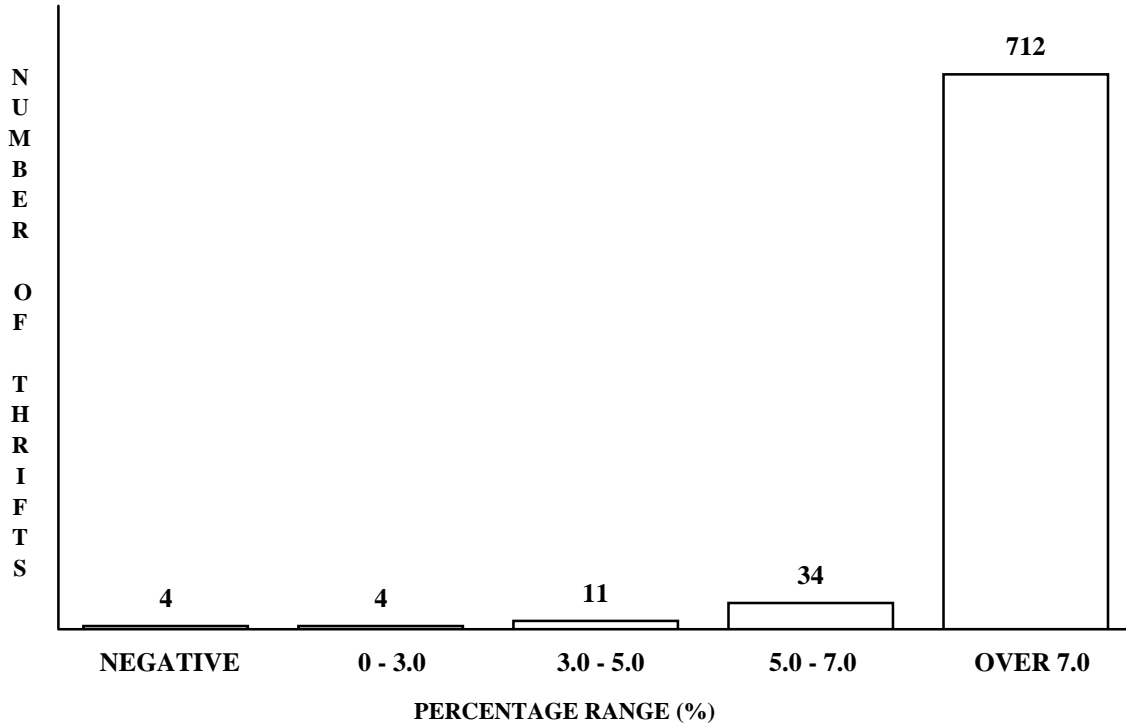
Each entry in the table indicates how many savings associations are in the color category given at the left of the row and the star category stated at the top of the column. Note that a majority of the associations are classified with ratings of Green with Three-Stars (62.35 percent of all reporting thrifts). At the opposite extreme, 3.14 percent of all institutions receive VERIBANC's lowest Red, No-Stars rating.

* These ratings do not apply to savings associations.

VERIBANC, Inc.

**EQUITY AS A PERCENTAGE OF ASSETS FOR ALL
FEDERALLY-INSURED* SAVINGS ASSOCIATIONS**

Data are for the reporting quarter ending December 31, 2009
The Federal Regulators released the data in February, 2010

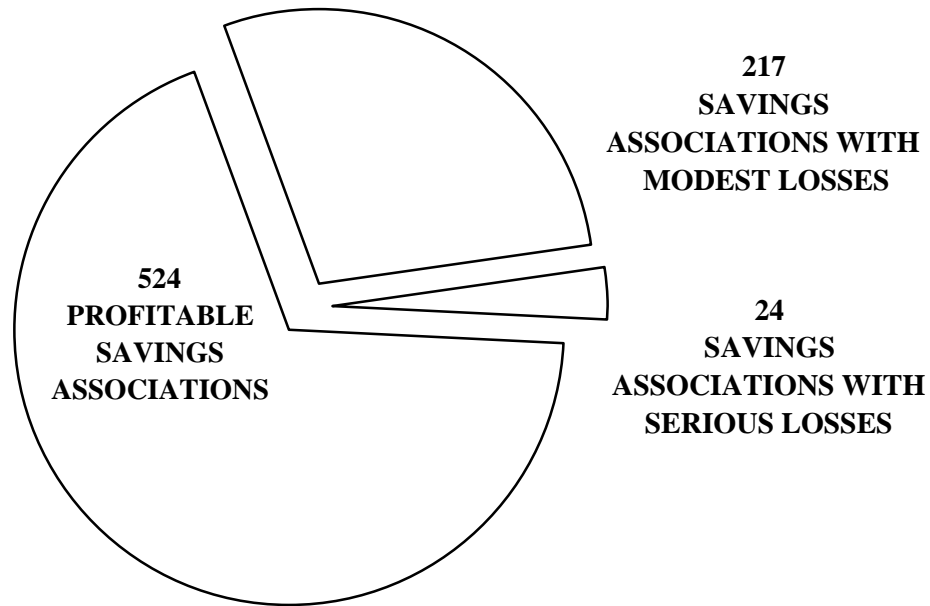


* Savings Associations which file call reports with the Office of Thrift Supervision.

VERIBANC, Inc.

**PROFITS AND LOSSES AT ALL FEDERALLY-
INSURED* SAVINGS ASSOCIATIONS**

Data are for the reporting quarter ending December 31, 2009
The Federal Regulators released the data in February, 2010

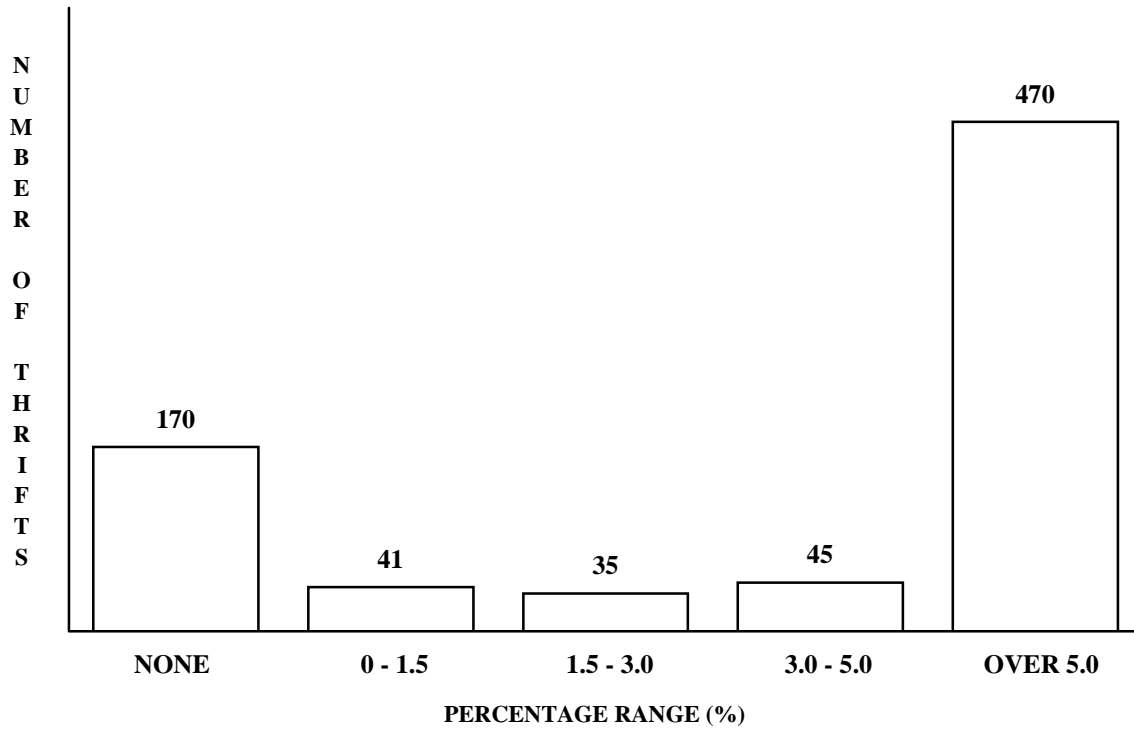


* Savings Associations which file call reports with the Office of Thrift Supervision.

VERIBANC, Inc.

**EXCESS PAST DUE AND PROBLEM LOANS AS A
PERCENTAGE OF EQUITY FOR ALL FEDERALLY-INSURED*
SAVINGS ASSOCIATIONS**

Data are for the reporting quarter ending December 31, 2009
The Federal Regulators released the data in February, 2010



* Savings Associations which file call reports with the Office of Thrift Supervision.

SUBSCRIPTION DISCOUNT –

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FOR PRICING