

Office of Thrift Supervision  
Financial Reporting System  
Run Date: June 3, 2009, 10:10 AM

TFR Industry Aggregate Report  
93056 - OTS-Regulated: Wyoming  
March 2009

Frozen Aggregated Data  
(\$Thousands)

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| Description                             | Mar 2009<br>Value | Dec 2008<br>Value | Sep 2008<br>Value | Jun 2008<br>Value | Mar 2008<br>Value |
|-----------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Number of Regulated Institutions</b> | 3                 | 3                 | 3                 | 3                 | 3                 |

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

| Schedule SC --- Consolidated Statement of Condition         |                | Mar 2009<br>Value | Dec 2008<br>Value | Sep 2008<br>Value | Jun 2008<br>Value | Mar 2008<br>Value |
|-------------------------------------------------------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description                                                 | Line Item      | Value             | Value             | Value             | Value             | Value             |
| <b>ASSETS</b>                                               |                |                   |                   |                   |                   |                   |
| <b>Cash, Deposits and Investment Securities - Total</b>     | <b>SC11</b>    | <b>\$ 155,711</b> | <b>\$ 135,002</b> | <b>\$ 127,707</b> | <b>\$ 125,586</b> | <b>\$ 136,277</b> |
| Cash and Non-Interest-Earning Deposits                      | SC110          | \$ 25,529         | \$ 10,245         | \$ 9,043          | \$ 10,421         | \$ 8,607          |
| Interest-Earning Deposits in FHLBs                          | SC112          | \$ 13,792         | \$ 18,009         | \$ 44,919         | \$ 46,680         | \$ 53,249         |
| Other Interest-Earning Deposits                             | SC118          | \$ 45,320         | \$ 35,244         | \$ 24,281         | \$ 19,991         | \$ 8,615          |
| Fed Funds Sold/Secs Purchased Under Agreements to Resell    | SC125          | \$ 2,339          | \$ 944            | \$ 1,900          | \$ 259            | \$ 22,267         |
| U.S. Government, Agency and Sponsored Enterprise Securities | SC130          | \$ 64,836         | \$ 67,373         | \$ 44,287         | \$ 45,086         | \$ 40,860         |
| Equity Securities Subject to FASB Statement No. 115         | SC140          | \$ 34             | \$ 36             | \$ 58             | \$ 330            | \$ 462            |
| State and Municipal Obligations                             | SC180          | \$ 3,080          | \$ 2,452          | \$ 2,432          | \$ 2,198          | \$ 1,484          |
| Securities Backed by Nonmortgage Loans                      | SC182          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Other Investment Securities                                 | SC185          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Accrued Interest Receivable                                 | SC191          | \$ 781            | \$ 699            | \$ 787            | \$ 621            | \$ 733            |
| <b>Mortgage-Backed Securities - Gross</b>                   | <b>SUB0072</b> | <b>\$ 50,339</b>  | <b>\$ 48,302</b>  | <b>\$ 45,648</b>  | <b>\$ 44,564</b>  | <b>\$ 43,016</b>  |
| <b>Mortgage-Backed Securities - Total</b>                   | <b>SC22</b>    | <b>\$ 50,339</b>  | <b>\$ 48,302</b>  | <b>\$ 45,648</b>  | <b>\$ 44,564</b>  | <b>\$ 43,016</b>  |
| Pass-Through - Total                                        | SUB0073        | \$ 22,428         | \$ 24,973         | \$ 26,227         | \$ 27,949         | \$ 30,557         |
| Insured/Guaranteed by U.S. Agency/Sponsored Enterprise      | SC210          | \$ 22,428         | \$ 24,973         | \$ 26,227         | \$ 27,949         | \$ 30,557         |
| Other Pass-Through                                          | SC215          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Other Mortgage-Backed Securities (Excluding Bonds) - Total  | SUB0074        | \$ 27,722         | \$ 23,142         | \$ 19,244         | \$ 16,440         | \$ 12,289         |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA                | SC217          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA  | SC219          | \$ 27,722         | \$ 23,142         | \$ 19,244         | \$ 16,440         | \$ 12,289         |
| Other                                                       | SC222          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Accrued Interest Receivable                                 | SC228          | \$ 189            | \$ 187            | \$ 177            | \$ 175            | \$ 170            |

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|-----------------------------------------------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description                                         | Line Item      | Value             | Value             | Value             | Value             | Value             |
| General Valuation Allowances                        | SC229          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Mortgage Loans - Gross</b>                       | <b>SUB0092</b> | <b>\$ 251,574</b> | <b>\$ 257,905</b> | <b>\$ 246,103</b> | <b>\$ 234,842</b> | <b>\$ 223,433</b> |
| <b>Mortgage Loans - Total</b>                       | <b>SC26</b>    | <b>\$ 249,067</b> | <b>\$ 256,121</b> | <b>\$ 244,695</b> | <b>\$ 233,370</b> | <b>\$ 222,117</b> |
| Construction Loans - Total                          | SUB0100        | \$ 21,063         | \$ 20,879         | \$ 25,161         | \$ 24,342         | \$ 20,446         |
| Residential - Total                                 | SUB0110        | \$ 15,689         | \$ 16,416         | \$ 21,020         | \$ 19,979         | \$ 17,267         |
| 1-4 Dwelling Units                                  | SC230          | \$ 15,689         | \$ 16,145         | \$ 20,913         | \$ 19,299         | \$ 16,773         |
| Multifamily (5 or more) Dwelling Units              | SC235          | \$ 0              | \$ 271            | \$ 107            | \$ 680            | \$ 494            |
| Nonresidential Property                             | SC240          | \$ 5,374          | \$ 4,463          | \$ 4,141          | \$ 4,363          | \$ 3,179          |
| Permanent Loans - Total                             | SUB0121        | \$ 229,084        | \$ 235,589        | \$ 219,389        | \$ 208,959        | \$ 201,567        |
| Residential - Total                                 | SUB0131        | \$ 137,800        | \$ 143,564        | \$ 131,544        | \$ 124,636        | \$ 120,918        |
| 1-4 Dwelling Units - Total                          | SUB0141        | \$ 132,303        | \$ 139,543        | \$ 126,698        | \$ 120,897        | \$ 116,915        |
| Revolving Open-End Loans                            | SC251          | \$ 8,970          | \$ 8,351          | \$ 7,903          | \$ 7,547          | \$ 6,699          |
| All Other - First Liens                             | SC254          | \$ 112,908        | \$ 120,841        | \$ 109,753        | \$ 104,673        | \$ 101,443        |
| All Other - Junior Liens                            | SC255          | \$ 10,425         | \$ 10,351         | \$ 9,042          | \$ 8,677          | \$ 8,773          |
| Multifamily (5 or more) Dwelling Units              | SC256          | \$ 5,497          | \$ 4,021          | \$ 4,846          | \$ 3,739          | \$ 4,003          |
| Nonresidential Property (Except Land)               | SC260          | \$ 76,972         | \$ 77,477         | \$ 71,582         | \$ 67,758         | \$ 65,269         |
| Land                                                | SC265          | \$ 14,312         | \$ 14,548         | \$ 16,263         | \$ 16,565         | \$ 15,380         |
| Net Change in Mortgage Loan Portfolio - Stock       | SUB0228        | \$- 6,321         | \$ 11,918         | \$ 11,249         | \$ 11,288         | \$ 4,080          |
| Accrued Interest Receivable                         | SC272          | \$ 1,373          | \$ 1,331          | \$ 1,528          | \$ 1,489          | \$ 1,386          |
| Advances for Taxes and Insurance                    | SC275          | \$ 54             | \$ 106            | \$ 25             | \$ 52             | \$ 34             |
| Allowance for Loan and Lease Losses                 | SC283          | \$ 2,507          | \$ 1,784          | \$ 1,408          | \$ 1,472          | \$ 1,316          |
| <b>Nonmortgage Loans - Gross</b>                    | <b>SUB0162</b> | <b>\$ 47,902</b>  | <b>\$ 48,378</b>  | <b>\$ 49,401</b>  | <b>\$ 51,732</b>  | <b>\$ 45,351</b>  |
| <b>Nonmortgage Loans - Total</b>                    | <b>SC31</b>    | <b>\$ 46,781</b>  | <b>\$ 47,377</b>  | <b>\$ 48,416</b>  | <b>\$ 50,870</b>  | <b>\$ 44,445</b>  |
| Commercial Loans - Total                            | SC32           | \$ 27,708         | \$ 28,117         | \$ 28,709         | \$ 30,382         | \$ 25,212         |
| Secured                                             | SC300          | \$ 26,729         | \$ 27,053         | \$ 27,545         | \$ 29,271         | \$ 23,825         |
| Unsecured                                           | SC303          | \$ 885            | \$ 966            | \$ 1,062          | \$ 953            | \$ 1,216          |
| Lease Receivables                                   | SC306          | \$ 94             | \$ 98             | \$ 102            | \$ 158            | \$ 171            |
| Consumer Loans - Total                              | SC35           | \$ 19,884         | \$ 19,977         | \$ 20,370         | \$ 20,966         | \$ 19,794         |
| Loans on Deposits                                   | SC310          | \$ 1,965          | \$ 1,999          | \$ 2,072          | \$ 2,476          | \$ 2,077          |
| Home Improvement Loans (Not secured by real estate) | SC316          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Education Loans                                     | SC320          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Auto Loans                                          | SC323          | \$ 12,648         | \$ 12,688         | \$ 12,739         | \$ 12,677         | \$ 12,895         |
| Mobile Home Loans                                   | SC326          | \$ 496            | \$ 513            | \$ 527            | \$ 482            | \$ 548            |
| Credit Cards                                        | SC328          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |

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|------------------------------------------------------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| Description                                                      | Line Item      | Value            | Value            | Value            | Value            | Value            |
| Other, Including Lease Receivables                               | SC330          | \$ 4,775         | \$ 4,777         | \$ 5,032         | \$ 5,331         | \$ 4,274         |
| Accrued Interest Receivable                                      | SC348          | \$ 310           | \$ 284           | \$ 322           | \$ 384           | \$ 345           |
| Allowance for Loan and Lease Losses                              | SC357          | \$ 1,121         | \$ 1,001         | \$ 985           | \$ 862           | \$ 906           |
| <b>Repossessed Assets - Gross</b>                                | <b>SUB0201</b> | <b>\$ 2,296</b>  | <b>\$ 1,805</b>  | <b>\$ 269</b>    | <b>\$ 292</b>    | <b>\$ 314</b>    |
| <b>Repossessed Assets - Total</b>                                | <b>SC40</b>    | <b>\$ 2,296</b>  | <b>\$ 1,805</b>  | <b>\$ 269</b>    | <b>\$ 292</b>    | <b>\$ 314</b>    |
| Real Estate - Total                                              | SUB0210        | \$ 1,359         | \$ 868           | \$ 269           | \$ 292           | \$ 314           |
| Construction                                                     | SC405          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Residential - Total                                              | SUB0225        | \$ 1,359         | \$ 868           | \$ 268           | \$ 268           | \$ 285           |
| 1-4 Dwelling Units                                               | SC415          | \$ 1,359         | \$ 868           | \$ 268           | \$ 268           | \$ 285           |
| Multifamily (5 or more) Dwelling Units                           | SC425          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Nonresidential (Except Land)                                     | SC426          | \$ 0             | \$ 0             | \$ 1             | \$ 24            | \$ 29            |
| Land                                                             | SC428          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| U.S. Government-Guaranteed or -Insured Real Estate Owned         | SC429          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Repossessed Assets                                         | SC430          | \$ 937           | \$ 937           | \$ 0             | \$ 0             | \$ 0             |
| General Valuation Allowances                                     | SC441          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| <b>Real Estate Held for Investment</b>                           | <b>SC45</b>    | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      |
| <b>Equity Investments Not Subj to FASB Statement 115 - Total</b> | <b>SC51</b>    | <b>\$ 3,609</b>  | <b>\$ 3,609</b>  | <b>\$ 3,609</b>  | <b>\$ 3,609</b>  | <b>\$ 3,609</b>  |
| Federal Home Loan Bank Stock                                     | SC510          | \$ 3,609         | \$ 3,609         | \$ 3,609         | \$ 3,609         | \$ 3,609         |
| Other                                                            | SC540          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| <b>Office Premises and Equipment</b>                             | <b>SC55</b>    | <b>\$ 17,572</b> | <b>\$ 16,831</b> | <b>\$ 16,074</b> | <b>\$ 15,189</b> | <b>\$ 15,187</b> |
| <b>Other Assets - Gross</b>                                      | <b>SUB0262</b> | <b>\$ 7,176</b>  | <b>\$ 7,238</b>  | <b>\$ 7,191</b>  | <b>\$ 7,154</b>  | <b>\$ 6,720</b>  |
| <b>Other Assets - Total</b>                                      | <b>SC59</b>    | <b>\$ 7,176</b>  | <b>\$ 7,238</b>  | <b>\$ 7,191</b>  | <b>\$ 7,154</b>  | <b>\$ 6,720</b>  |
| Bank-Owned Life Insurance:                                       |                |                  |                  |                  |                  |                  |
| Key Person Life Insurance                                        | SC615          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other                                                            | SC625          | \$ 5,774         | \$ 5,724         | \$ 5,661         | \$ 5,520         | \$ 5,471         |
| Intangible Assets:                                               |                |                  |                  |                  |                  |                  |
| Servicing Assets On:                                             |                |                  |                  |                  |                  |                  |
| Mortgage Loans                                                   | SC642          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Nonmortgage Loans                                                | SC644          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Goodwill & Other Intangible Assets                               | SC660          | \$ 232           | \$ 232           | \$ 232           | \$ 232           | \$ 232           |
| Interest-Only Strip Receivables & Certain Other Instruments      | SC665          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Assets                                                     | SC689          | \$ 1,170         | \$ 1,282         | \$ 1,298         | \$ 1,402         | \$ 1,017         |
| Other Assets Detail - Code #1                                    | SC691          | N/A              | N/A              | N/A              | N/A              | N/A              |

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| Description                                                        | Line Item      | Value             | Value             | Value             | Value             | Value             |
| Other Assets Detail - Amount #1                                    | SC692          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Assets Detail - Code #2                                      | SC693          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Assets Detail - Amount #2                                    | SC694          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Assets Detail - Code #3                                      | SC697          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Assets Detail - Amount #3                                    | SC698          | N/A               | N/A               | N/A               | N/A               | N/A               |
| General Valuation Allowances                                       | SC699          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>General Valuation Allowances - Total</b>                        | <b>SUB2092</b> | <b>\$ 3,628</b>   | <b>\$ 2,785</b>   | <b>\$ 2,393</b>   | <b>\$ 2,334</b>   | <b>\$ 2,222</b>   |
| <b>Total Assets - Gross</b>                                        | <b>SUB0283</b> | <b>\$ 536,179</b> | <b>\$ 519,070</b> | <b>\$ 496,002</b> | <b>\$ 482,968</b> | <b>\$ 473,907</b> |
| <b>Total Assets</b>                                                | <b>SC60</b>    | <b>\$ 532,551</b> | <b>\$ 516,285</b> | <b>\$ 493,609</b> | <b>\$ 480,634</b> | <b>\$ 471,685</b> |
| <b>LIABILITIES</b>                                                 |                |                   |                   |                   |                   |                   |
| <b>Deposits and Escrows - Total</b>                                | <b>SC71</b>    | <b>\$ 423,249</b> | <b>\$ 400,166</b> | <b>\$ 378,392</b> | <b>\$ 377,633</b> | <b>\$ 370,832</b> |
| Deposits                                                           | SC710          | \$ 421,966        | \$ 399,468        | \$ 376,973        | \$ 376,550        | \$ 369,907        |
| Escrows                                                            | SC712          | \$ 1,283          | \$ 698            | \$ 1,419          | \$ 1,083          | \$ 925            |
| Unamortized Yield Adjustments on Deposits & Escrows                | SC715          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Borrowings - Total</b>                                          | <b>SC72</b>    | <b>\$ 40,179</b>  | <b>\$ 49,160</b>  | <b>\$ 49,212</b>  | <b>\$ 38,206</b>  | <b>\$ 35,453</b>  |
| Advances from FHLBank                                              | SC720          | \$ 35,752         | \$ 46,757         | \$ 45,334         | \$ 34,601         | \$ 31,618         |
| Fed Funds Purchased/Secs Sold Under Agreements to Repurchase       | SC730          | \$ 4,427          | \$ 2,403          | \$ 3,878          | \$ 3,605          | \$ 3,835          |
| Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk        | SC736          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Mortgage Collateralized Securities Issued: CMOs (Including REMICs) | SC740          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Other Borrowings                                                   | SC760          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Other Liabilities - Total</b>                                   | <b>SC75</b>    | <b>\$ 4,728</b>   | <b>\$ 4,858</b>   | <b>\$ 5,064</b>   | <b>\$ 4,517</b>   | <b>\$ 4,917</b>   |
| Accrued Interest Payable - Deposits                                | SC763          | \$ 428            | \$ 474            | \$ 471            | \$ 515            | \$ 569            |
| Accrued Interest Payable - Other                                   | SC766          | \$ 121            | \$ 123            | \$ 146            | \$ 113            | \$ 116            |
| Accrued Taxes                                                      | SC776          | \$ 225            | \$ 134            | \$ 174            | \$ 206            | \$ 321            |
| Accounts Payable                                                   | SC780          | \$ 722            | \$ 584            | \$ 940            | \$ 828            | \$ 601            |
| Deferred Income Taxes                                              | SC790          | \$ 393            | \$ 581            | \$ 342            | \$ 232            | \$ 617            |
| Other Liabilities and Deferred Income                              | SC796          | \$ 2,839          | \$ 2,962          | \$ 2,991          | \$ 2,623          | \$ 2,693          |
| Other Liabilities Detail - Code #1                                 | SC791          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Liabilities Detail - Amount #1                               | SC792          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Liabilities Detail - Code #2                                 | SC794          | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Liabilities Detail - Amount #2                               | SC795          | N/A               | N/A               | N/A               | N/A               | N/A               |

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| Description                                                | Line Item   | Value             | Value             | Value             | Value             | Value             |
| Other Liabilities Detail - Code #3                         | SC797       | N/A               | N/A               | N/A               | N/A               | N/A               |
| Other Liabilities Detail - Amount #3                       | SC798       | N/A               | N/A               | N/A               | N/A               | N/A               |
| <b>Total Liabilities</b>                                   | <b>SC70</b> | <b>\$ 468,156</b> | <b>\$ 454,184</b> | <b>\$ 432,668</b> | <b>\$ 420,356</b> | <b>\$ 411,202</b> |
| <b>EQUITY CAPITAL</b>                                      |             |                   |                   |                   |                   |                   |
| <b>Perpetual Preferred Stock:</b>                          |             |                   |                   |                   |                   |                   |
| Stock - Total                                              | SUB0311     | \$ 7,538          | \$ 5,438          | \$ 5,434          | \$ 5,419          | \$ 5,405          |
| Cumulative                                                 | SC812       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Noncumulative                                              | SC814       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Common Stock:</b>                                       |             |                   |                   |                   |                   |                   |
| Par Value                                                  | SC820       | \$ 10             | \$ 10             | \$ 10             | \$ 10             | \$ 10             |
| Paid in Excess of Par                                      | SC830       | \$ 7,528          | \$ 5,428          | \$ 5,424          | \$ 5,409          | \$ 5,395          |
| <b>Accumulated Other Comprehensive Income - Total</b>      | <b>SC86</b> | <b>\$ 961</b>     | <b>\$ 594</b>     | <b>\$- 44</b>     | <b>\$- 147</b>    | <b>\$ 490</b>     |
| Unrealized Gains (Losses) on Available-for-Sale Securities | SC860       | \$ 961            | \$ 594            | \$- 44            | \$- 147           | \$ 490            |
| Gains (Losses) on Cash Flow Hedges                         | SC865       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Other                                                      | SC870       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Retained Earnings                                          | SC880       | \$ 55,999         | \$ 56,175         | \$ 55,663         | \$ 55,123         | \$ 54,709         |
| Other Components of Equity Capital                         | SC891       | \$- 100           | \$- 106           | \$- 112           | \$- 117           | \$- 121           |
| <b>Total Savings Association Equity Capital</b>            | <b>SC80</b> | <b>\$ 64,398</b>  | <b>\$ 62,101</b>  | <b>\$ 60,941</b>  | <b>\$ 60,278</b>  | <b>\$ 60,483</b>  |
| Noncontrolling Interests in Consolidated Subsidiaries      | SC800       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Total Equity Capital</b>                                | <b>SC84</b> | <b>\$ 64,398</b>  | <b>N/A</b>        | <b>N/A</b>        | <b>N/A</b>        | <b>N/A</b>        |
| <b>Total Liabilities and Equity Capital</b>                | <b>SC90</b> | <b>\$ 532,554</b> | <b>\$ 516,285</b> | <b>\$ 493,609</b> | <b>\$ 480,634</b> | <b>\$ 471,685</b> |

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## Other Codes As of Mar 2009

### Other Asset Codes

| Code | Description                                        | Count | Amount |
|------|----------------------------------------------------|-------|--------|
| 3    | Federal, State, or other taxes receivable          | 1     | \$ 35  |
| 4    | Net deferred tax assets                            | 1     | \$ 481 |
| 6    | Prepaid deposit insurance premiums                 | 1     | \$ 31  |
| 7    | Prepaid expenses                                   | 3     | \$ 262 |
| 14   | Other noninterest-bearing short-term accounts recv | 1     | \$ 65  |
| 99   | Other                                              | 2     | \$ 126 |

### Other Liability Codes

| Code | Description                                        | Count | Amount   |
|------|----------------------------------------------------|-------|----------|
| 4    | Nonrefundable loan fees received prior to closing  | 1     | \$ 23    |
| 11   | The liability recorded for post-retirement benefit | 1     | \$ 2,592 |
| 99   | Other                                              | 3     | \$ 224   |

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|---------------------------------------------------------------------|--------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description                                                         | Line Item    | Value           | Value           | Value           | Value           | Value           |
| <b>QUARTERLY INCOME &amp; EXPENSES</b>                              |              |                 |                 |                 |                 |                 |
| <b>Interest Income - Total</b>                                      | <b>SO11</b>  | <b>\$ 6,767</b> | <b>\$ 6,894</b> | <b>\$ 6,786</b> | <b>\$ 6,651</b> | <b>\$ 6,785</b> |
| Deposits and Investment Securities                                  | SO115        | \$ 825          | \$ 970          | \$ 974          | \$ 970          | \$ 1,226        |
| Mortgage-Backed Securities                                          | SO125        | \$ 542          | \$ 564          | \$ 523          | \$ 478          | \$ 504          |
| Mortgage Loans                                                      | SO141        | \$ 4,410        | \$ 4,279        | \$ 4,243        | \$ 4,110        | \$ 4,015        |
| Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans      | SO142        | \$ 15           | \$ 14           | \$ 11           | \$ 9            | \$ 21           |
| Nonmortgage Loans - Total                                           | SUB0950      | \$ 962          | \$ 1,053        | \$ 1,017        | \$ 1,068        | \$ 1,012        |
| Commercial Loans and Leases                                         | SO160        | \$ 575          | \$ 641          | \$ 597          | \$ 662          | \$ 603          |
| Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans    | SO162        | \$ 5            | \$ 7            | \$ 6            | \$ 6            | \$ 0            |
| Consumer Loans and Leases                                           | SO171        | \$ 387          | \$ 412          | \$ 420          | \$ 406          | \$ 409          |
| Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans      | SO172        | \$ 8            | \$ 7            | \$ 12           | \$ 10           | \$ 7            |
| <b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b> | <b>SO18</b>  | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 9</b>     | <b>\$ 13</b>    | <b>\$ 11</b>    |
| Federal Home Loan Bank Stock                                        | SO181        | \$ 0            | \$ 0            | \$ 9            | \$ 13           | \$ 11           |
| Other                                                               | SO185        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Interest Expense - Total</b>                                     | <b>SO21</b>  | <b>\$ 2,347</b> | <b>\$ 2,595</b> | <b>\$ 2,655</b> | <b>\$ 2,863</b> | <b>\$ 3,156</b> |
| Deposits                                                            | SO215        | \$ 1,980        | \$ 2,189        | \$ 2,207        | \$ 2,503        | \$ 2,797        |
| Escrows                                                             | SO225        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Advances from FHLBank                                               | SO230        | \$ 360          | \$ 396          | \$ 438          | \$ 348          | \$ 345          |
| Subordinated Debentures (Incl Mandatory Convertible Secs)           | SO240        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Mortgage Collateralized Securities Issued                           | SO250        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Other Borrowed Money                                                | SO260        | \$ 7            | \$ 10           | \$ 10           | \$ 12           | \$ 14           |
| Capitalized Interest                                                | SO271        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>  | <b>SO312</b> | <b>\$ 4,420</b> | <b>\$ 4,299</b> | <b>\$ 4,140</b> | <b>\$ 3,801</b> | <b>\$ 3,640</b> |
| Net Provision for Losses on Interest-Bearing Assets                 | SO321        | \$ 913          | \$ 564          | \$ 161          | \$ 220          | \$ 157          |
| <b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>   | <b>SO332</b> | <b>\$ 3,507</b> | <b>\$ 3,735</b> | <b>\$ 3,979</b> | <b>\$ 3,581</b> | <b>\$ 3,483</b> |
| <b>Noninterest Income - Total</b>                                   | <b>SO42</b>  | <b>\$ 677</b>   | <b>\$ 1,045</b> | <b>\$ 817</b>   | <b>\$ 877</b>   | <b>\$ 719</b>   |
| Mortgage Loan Servicing Fees                                        | SO410        | \$ 73           | \$ 62           | \$ 58           | \$ 56           | \$ 44           |
| Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities    | SO411        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |

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|------------------------------------------------------------------------|-------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description                                                            | Line Item   | Value           | Value           | Value           | Value           | Value           |
| Other Fees and Charges                                                 | SO420       | \$ 633          | \$ 501          | \$ 508          | \$ 546          | \$ 460          |
| Net Income (Loss) from Other - Total                                   | SUB0451     | \$- 267         | \$ 175          | \$ 51           | \$ 73           | \$- 1           |
| Sale of Assets Held for Sale and Avail-for-Sale Secs                   | SO430       | \$ 20           | \$ 1            | \$ 2            | \$ 73           | \$ 1            |
| Other-than-Temporary Impairment Charges on Debt & Equity Securities    | SO441       | \$ 0            | N/A             | N/A             | N/A             | N/A             |
| Operations & Sale of Repossessed Assets                                | SO461       | \$- 593         | \$- 4           | \$- 1           | \$- 18          | \$ 3            |
| LOCOM Adjustments Made to Assets Held for Sale                         | SO465       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Sale of Securities Held-to-Maturity                                    | SO467       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Sale of Loans Held for Investment                                      | SO475       | \$ 306          | \$ 178          | \$ 50           | \$ 18           | \$- 5           |
| Sale of Other Assets Held for Investment                               | SO477       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Gains & Losses on Financial Assets & Liabilities Carried at Fair Value | SO485       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Other Noninterest Income                                               | SO488       | \$ 238          | \$ 307          | \$ 200          | \$ 202          | \$ 216          |
| Other Noninterest Income Detail - Code #1                              | SO489       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Income Detail - Amount #1                            | SO492       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Income Detail - Code #2                              | SO495       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Income Detail - Amount #2                            | SO496       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Income Detail - Code #3                              | SO497       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Income Detail - Amount #3                            | SO498       | N/A             | N/A             | N/A             | N/A             | N/A             |
| <b>Noninterest Expense - Total</b>                                     | <b>SO51</b> | <b>\$ 4,493</b> | <b>\$ 4,058</b> | <b>\$ 3,858</b> | <b>\$ 3,709</b> | <b>\$ 3,300</b> |
| All Personnel Compensation and Expense                                 | SO510       | \$ 2,837        | \$ 2,421        | \$ 2,407        | \$ 2,243        | \$ 2,053        |
| Legal Expense                                                          | SO520       | \$ 13           | \$ 5            | \$ 4            | \$ 4            | \$ 2            |
| Office Occupancy and Equipment Expense                                 | SO530       | \$ 810          | \$ 777          | \$ 741          | \$ 767          | \$ 637          |
| Marketing and Other Professional Services                              | SO540       | \$ 210          | \$ 189          | \$ 195          | \$ 190          | \$ 176          |
| Loan Servicing Fees                                                    | SO550       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Goodwill and Other Intangibles Expense                                 | SO560       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 1            |
| Net Provision for Losses on Non-Interest-Bearing Assets                | SO570       | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Other Noninterest Expense                                              | SO580       | \$ 623          | \$ 666          | \$ 511          | \$ 505          | \$ 431          |
| Other Noninterest Expense Detail - Code #1                             | SO581       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Expense Detail - Amount #1                           | SO582       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Expense Detail - Code #2                             | SO583       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Expense Detail - Amount #2                           | SO584       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Expense Detail - Code #3                             | SO585       | N/A             | N/A             | N/A             | N/A             | N/A             |
| Other Noninterest Expense Detail - Amount #3                           | SO586       | N/A             | N/A             | N/A             | N/A             | N/A             |



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|---------------------------------------------------------------------------------------|--------------|----------------|---------------|---------------|---------------|---------------|
| Description                                                                           | Line Item    | Value          | Value         | Value         | Value         | Value         |
| <b>Income (Loss) Before Income Taxes</b>                                              | <b>SO60</b>  | <b>\$- 309</b> | <b>\$ 722</b> | <b>\$ 938</b> | <b>\$ 749</b> | <b>\$ 902</b> |
| <b>Income Taxes - Total</b>                                                           | <b>SO71</b>  | <b>\$- 129</b> | <b>\$ 131</b> | <b>\$ 319</b> | <b>\$ 251</b> | <b>\$ 307</b> |
| Federal                                                                               | SO710        | \$- 129        | \$ 131        | \$ 319        | \$ 251        | \$ 307        |
| State, Local & Other                                                                  | SO720        | \$ 0           | \$ 0          | \$ 0          | \$ 0          | \$ 0          |
| <b>Income (Loss) Before Extraordinary Items</b>                                       | <b>SO81</b>  | <b>\$- 180</b> | <b>\$ 591</b> | <b>\$ 619</b> | <b>\$ 498</b> | <b>\$ 595</b> |
| <b>Extraordinary Items</b>                                                            | <b>SO811</b> | <b>\$ 0</b>    | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   |
| <b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b> | <b>SO88</b>  | <b>\$- 180</b> | <b>N/A</b>    | <b>N/A</b>    | <b>N/A</b>    | <b>N/A</b>    |
| Net Income (Loss) Attributable to Noncontrolling Interests                            | SO880        | \$ 0           | N/A           | N/A           | N/A           | N/A           |
| <b>Net Income (Loss) Attributable to Savings Association</b>                          | <b>SO91</b>  | <b>\$- 180</b> | <b>\$ 591</b> | <b>\$ 619</b> | <b>\$ 498</b> | <b>\$ 595</b> |

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## Other Codes As of Mar 2009

### Other Noninterest Income Codes

| Code | Description                                       | Count | Amount |
|------|---------------------------------------------------|-------|--------|
| 4    | Net income(loss) from leasing or subleasing space | 2     | \$ 21  |
| 9    | Net income from data processing lease/services    | 1     | \$ 41  |
| 15   | Income from corporate-owned life insurance        | 1     | \$ 50  |
| 99   | Other                                             | 2     | \$ 125 |

### Other Noninterest Expense Codes

| Code | Description                            | Count | Amount |
|------|----------------------------------------|-------|--------|
| 1    | Deposit Insurance Premiums             | 1     | \$ 21  |
| 7    | Office supplies, printing, and postage | 3     | \$ 205 |
| 8    | Telephone, including data lines        | 2     | \$ 49  |
| 10   | ATM expense                            | 1     | \$ 20  |
| 99   | Other                                  | 2     | \$ 116 |

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|------------------------------------------------------------------------|----------------|-----------------|------------------|------------------|------------------|-----------------|
| Description                                                            | Line Item      | Value           | Value            | Value            | Value            | Value           |
| <b>YEAR TO DATE INCOME &amp; EXPENSES</b>                              |                |                 |                  |                  |                  |                 |
| <b>YTD - Interest Income - Total</b>                                   | <b>Y_SO11</b>  | <b>\$ 6,767</b> | <b>\$ 27,116</b> | <b>\$ 20,222</b> | <b>\$ 13,436</b> | <b>\$ 6,785</b> |
| YTD - Deposits and Investment Securities                               | Y_SO115        | \$ 825          | \$ 4,140         | \$ 3,170         | \$ 2,196         | \$ 1,226        |
| YTD - Mortgage-Backed Securities                                       | Y_SO125        | \$ 542          | \$ 2,069         | \$ 1,505         | \$ 982           | \$ 504          |
| YTD - Mortgage Loans                                                   | Y_SO141        | \$ 4,410        | \$ 16,647        | \$ 12,368        | \$ 8,125         | \$ 4,015        |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans   | Y_SO142        | \$ 15           | \$ 55            | \$ 41            | \$ 30            | \$ 21           |
| YTD - Nonmortgage Loans - Commercial Loans & Leases                    | Y_SO160        | \$ 575          | \$ 2,503         | \$ 1,862         | \$ 1,265         | \$ 603          |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans | Y_SO162        | \$ 5            | \$ 19            | \$ 12            | \$ 6             | \$ 0            |
| YTD - Nonmortgage Loans - Consumer Loans & Leases                      | Y_SO171        | \$ 387          | \$ 1,647         | \$ 1,235         | \$ 815           | \$ 409          |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans   | Y_SO172        | \$ 8            | \$ 36            | \$ 29            | \$ 17            | \$ 7            |
| <b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>    | <b>Y_SO18</b>  | <b>\$ 0</b>     | <b>\$ 33</b>     | <b>\$ 33</b>     | <b>\$ 24</b>     | <b>\$ 11</b>    |
| YTD - Federal Home Loan Bank Stock                                     | Y_SO181        | \$ 0            | \$ 33            | \$ 33            | \$ 24            | \$ 11           |
| YTD - Other                                                            | Y_SO185        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0            |
| <b>YTD - Interest Expense - Total</b>                                  | <b>Y_SO21</b>  | <b>\$ 2,347</b> | <b>\$ 11,269</b> | <b>\$ 8,674</b>  | <b>\$ 6,019</b>  | <b>\$ 3,156</b> |
| YTD - Deposits                                                         | Y_SO215        | \$ 1,980        | \$ 9,696         | \$ 7,507         | \$ 5,300         | \$ 2,797        |
| YTD - Escrows                                                          | Y_SO225        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0            |
| YTD - Advances from FHLBank                                            | Y_SO230        | \$ 360          | \$ 1,527         | \$ 1,131         | \$ 693           | \$ 345          |
| YTD - Subordinated Debentures (Incl Mandatory Convert Secs)            | Y_SO240        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0            |
| YTD - Mortgage Collateralized Securities Issued                        | Y_SO250        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0            |
| YTD - Other Borrowed Money                                             | Y_SO260        | \$ 7            | \$ 46            | \$ 36            | \$ 26            | \$ 14           |
| YTD - Capitalized Interest                                             | Y_SO271        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0            |
| <b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>    | <b>Y_SO312</b> | <b>\$ 4,420</b> | <b>\$ 15,880</b> | <b>\$ 11,581</b> | <b>\$ 7,441</b>  | <b>\$ 3,640</b> |
| YTD - Net Provision for Losses on Interest-Bearing Assets              | Y_SO321        | \$ 913          | \$ 1,102         | \$ 538           | \$ 377           | \$ 157          |
| <b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>    | <b>Y_SO332</b> | <b>\$ 3,507</b> | <b>\$ 14,778</b> | <b>\$ 11,043</b> | <b>\$ 7,064</b>  | <b>\$ 3,483</b> |
| <b>YTD - Noninterest Income - Total</b>                                | <b>Y_SO42</b>  | <b>\$ 677</b>   | <b>\$ 3,458</b>  | <b>\$ 2,413</b>  | <b>\$ 1,596</b>  | <b>\$ 719</b>   |
| YTD - Mortgage Loan Serving Fees                                       | Y_SO410        | \$ 73           | \$ 220           | \$ 158           | \$ 100           | \$ 44           |
| YTD - Servicing Amortization and Valuation Adjustments                 | Y_SO411        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0            |

|                                                                                                                     |                                                                                                    |                                                       |
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|---------------------------------------------------------------------------------------|------------------|-----------------|------------------|------------------|-----------------|-----------------|
| <b>Description</b>                                                                    | <b>Line Item</b> | <b>Value</b>    | <b>Value</b>     | <b>Value</b>     | <b>Value</b>    | <b>Value</b>    |
| YTD - Other Fees and Charges                                                          | Y_S0420          | \$ 633          | \$ 2,015         | \$ 1,514         | \$ 1,006        | \$ 460          |
| YTD - Net Income (Loss) from Other - Total                                            | YTD0451          | \$- 267         | \$ 298           | \$ 123           | \$ 72           | \$- 1           |
| YTD - Sale of Assets Held for Sale and AFS Secs                                       | Y_S0430          | \$ 20           | \$ 77            | \$ 76            | \$ 74           | \$ 1            |
| YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities             | Y_S0441          | \$ 0            | N/A              | N/A              | N/A             | N/A             |
| YTD - Operations & Sale of Repossessed Assets                                         | Y_S0461          | \$- 593         | \$- 20           | \$- 16           | \$- 15          | \$ 3            |
| YTD - LOCOM Adjustments Made to Assets Held for Sale                                  | Y_S0465          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| YTD - Sale of Securities Held-to-Maturity                                             | Y_S0467          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| YTD - Sale of Loans Held for Investment                                               | Y_S0475          | \$ 306          | \$ 241           | \$ 63            | \$ 13           | \$- 5           |
| YTD - Sale of Other Assets Held for Investment                                        | Y_S0477          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value           | Y_S0485          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| YTD - Other Noninterest Income                                                        | Y_S0488          | \$ 238          | \$ 925           | \$ 618           | \$ 418          | \$ 216          |
| <b>YTD - Noninterest Expense - Total</b>                                              | <b>Y_S051</b>    | <b>\$ 4,493</b> | <b>\$ 14,925</b> | <b>\$ 10,867</b> | <b>\$ 7,009</b> | <b>\$ 3,300</b> |
| YTD - All Personnel Compensation & Expense                                            | Y_S0510          | \$ 2,837        | \$ 9,124         | \$ 6,703         | \$ 4,296        | \$ 2,053        |
| YTD - Legal Expense                                                                   | Y_S0520          | \$ 13           | \$ 15            | \$ 10            | \$ 6            | \$ 2            |
| YTD - Office Occupancy & Equipment Expense                                            | Y_S0530          | \$ 810          | \$ 2,922         | \$ 2,145         | \$ 1,404        | \$ 637          |
| YTD - Marketing and Other Professional Services                                       | Y_S0540          | \$ 210          | \$ 750           | \$ 561           | \$ 366          | \$ 176          |
| YTD - Loan Servicing Fees                                                             | Y_S0550          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| YTD - Goodwill & Other Intangibles Expense                                            | Y_S0560          | \$ 0            | \$ 1             | \$ 1             | \$ 1            | \$ 1            |
| YTD - Net Provision for Losses on Non-Interest-Bear Assets                            | Y_S0570          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| YTD - Other Noninterest Expense                                                       | Y_S0580          | \$ 623          | \$ 2,113         | \$ 1,447         | \$ 936          | \$ 431          |
| <b>YTD - Income (Loss) Before Income Taxes</b>                                        | <b>Y_S060</b>    | <b>\$- 309</b>  | <b>\$ 3,311</b>  | <b>\$ 2,589</b>  | <b>\$ 1,651</b> | <b>\$ 902</b>   |
| <b>YTD - Income Taxes - Total</b>                                                     | <b>Y_S071</b>    | <b>\$- 129</b>  | <b>\$ 1,008</b>  | <b>\$ 877</b>    | <b>\$ 558</b>   | <b>\$ 307</b>   |
| YTD - Federal                                                                         | Y_S0710          | \$- 129         | \$ 1,008         | \$ 877           | \$ 558          | \$ 307          |
| YTD - State, Local, and Other                                                         | Y_S0720          | \$ 0            | \$ 0             | \$ 0             | \$ 0            | \$ 0            |
| <b>YTD - Income (Loss) Before Extraordinary Items</b>                                 | <b>Y_S081</b>    | <b>\$- 180</b>  | <b>\$ 2,303</b>  | <b>\$ 1,712</b>  | <b>\$ 1,093</b> | <b>\$ 595</b>   |
| <b>YTD - Extraordinary Items</b>                                                      | <b>Y_S0811</b>   | <b>\$ 0</b>     | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>YTD - Net Income (Loss) Attrib to Savings Assoc &amp; Noncontrolling Interests</b> | <b>Y_S088</b>    | <b>\$- 180</b>  | <b>N/A</b>       | <b>N/A</b>       | <b>N/A</b>      | <b>N/A</b>      |
| YTD - Net Income (Loss) Attributable to Noncontrolling Interests                      | Y_S0880          | \$ 0            | N/A              | N/A              | N/A             | N/A             |
| <b>YTD - Net Income (Loss) Attributable to Savings Association</b>                    | <b>Y_S091</b>    | <b>\$- 180</b>  | <b>\$ 2,303</b>  | <b>\$ 1,712</b>  | <b>\$ 1,093</b> | <b>\$ 595</b>   |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data    |                | Mar 2009        | Dec 2008        | Sep 2008        | Jun 2008        | Mar 2008        |
|-----------------------------------------------------------------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description                                                           | Line Item      | Value           | Value           | Value           | Value           | Value           |
| <b>RECONCILIATION: VALUATION ALLOWANCES</b>                           |                |                 |                 |                 |                 |                 |
| <b>General Valuation Allowances - Beginning Balance</b>               | <b>VA105</b>   | <b>\$ 2,786</b> | <b>\$ 2,393</b> | <b>\$ 2,334</b> | <b>\$ 2,222</b> | <b>\$ 2,102</b> |
| Net Provision for Loss                                                | VA115          | \$ 913          | \$ 564          | \$ 161          | \$ 220          | \$ 157          |
| Transfers                                                             | VA125          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Recoveries                                                            | VA135          | \$ 43           | \$ 57           | \$ 92           | \$ 20           | \$ 38           |
| Adjustments                                                           | VA145          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Charge-offs                                                           | VA155          | \$ 114          | \$ 228          | \$ 194          | \$ 128          | \$ 75           |
| <b>General Valuation Allowances - Ending Balance</b>                  | <b>VA165</b>   | <b>\$ 3,628</b> | <b>\$ 2,786</b> | <b>\$ 2,393</b> | <b>\$ 2,334</b> | <b>\$ 2,222</b> |
| <b>Specific Valuation Allowances - Beginning Balance</b>              | <b>VA108</b>   | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| Net Provision for Loss                                                | VA118          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Transfers                                                             | VA128          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Adjustments                                                           | VA148          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Charge-offs                                                           | VA158          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Specific Valuation Allowances - Ending Balance</b>                 | <b>VA168</b>   | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>Total Valuation Allowances - Beginning Balance</b>                 | <b>VA110</b>   | <b>\$ 2,786</b> | <b>\$ 2,393</b> | <b>\$ 2,334</b> | <b>\$ 2,222</b> | <b>\$ 2,102</b> |
| Net Provision for Loss                                                | VA120          | \$ 913          | \$ 564          | \$ 161          | \$ 220          | \$ 157          |
| Recoveries                                                            | VA140          | \$ 43           | \$ 57           | \$ 92           | \$ 20           | \$ 38           |
| Adjustments                                                           | VA150          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Charge-offs                                                           | VA160          | \$ 114          | \$ 228          | \$ 194          | \$ 128          | \$ 75           |
| <b>Total Valuation Allowances - Ending Balance</b>                    | <b>VA170</b>   | <b>\$ 3,628</b> | <b>\$ 2,786</b> | <b>\$ 2,393</b> | <b>\$ 2,334</b> | <b>\$ 2,222</b> |
| <b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b> |                |                 |                 |                 |                 |                 |
| <b>GVA Charge-offs - Assets - Total</b>                               | <b>SUB2026</b> | <b>\$ 114</b>   | <b>\$ 228</b>   | <b>\$ 194</b>   | <b>\$ 128</b>   | <b>\$ 75</b>    |
| <b>Mortgage-Backed Securities</b>                                     | <b>VA370</b>   | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>Mortgage Loans - Total</b>                                         | <b>VA46</b>    | <b>\$ 7</b>     | <b>\$ 34</b>    | <b>\$ 150</b>   | <b>\$ 0</b>     | <b>\$ 0</b>     |
| Construction - Total                                                  | SUB2030        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 1-4 Dwelling Units                                                    | VA420          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Multifamily (5 or more) Dwelling Units                                | VA430          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Nonresidential Property                                               | VA440          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Permanent - Total                                                     | SUB2041        | \$ 7            | \$ 34           | \$ 150          | \$ 0            | \$ 0            |
| 1-4 Dwelling Units - Revolving Open-End Loans                         | VA446          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 1-4 Dwelling Units - Secured by First Liens                           | VA456          | \$ 7            | \$ 5            | \$ 0            | \$ 0            | \$ 0            |
| 1-4 Dwelling Units - Secured by Junior Liens                          | VA466          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Multifamily (5 or more) Dwelling Units                                | VA470          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Nonresidential Property (Except Land)                                 | VA480          | \$ 0            | \$ 29           | \$ 0            | \$ 0            | \$ 0            |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data |                | Mar 2009     | Dec 2008      | Sep 2008     | Jun 2008      | Mar 2008     |
|--------------------------------------------------------------------|----------------|--------------|---------------|--------------|---------------|--------------|
| Description                                                        | Line Item      | Value        | Value         | Value        | Value         | Value        |
| Land                                                               | VA490          | \$ 0         | \$ 0          | \$ 150       | \$ 0          | \$ 0         |
| <b>Nonmortgage Loans - Total</b>                                   | <b>VA56</b>    | <b>\$ 88</b> | <b>\$ 124</b> | <b>\$ 44</b> | <b>\$ 128</b> | <b>\$ 60</b> |
| Commercial Loans                                                   | VA520          | \$ 30        | \$ 57         | \$ 0         | \$ 14         | \$ 20        |
| Consumer Loans - Total                                             | SUB2061        | \$ 58        | \$ 67         | \$ 44        | \$ 114        | \$ 40        |
| Loans on Deposits                                                  | VA510          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Home Improvement Loans                                             | VA516          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Education Loans                                                    | VA530          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Auto Loans                                                         | VA540          | \$ 47        | \$ 43         | \$ 33        | \$ 0          | \$ 24        |
| Mobile Home Loans                                                  | VA550          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Credit Cards                                                       | VA556          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Other                                                              | VA560          | \$ 11        | \$ 24         | \$ 11        | \$ 114        | \$ 16        |
| <b>Repossessed Assets - Total</b>                                  | <b>VA60</b>    | <b>\$ 19</b> | <b>\$ 70</b>  | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 15</b> |
| Real Estate - Construction                                         | VA605          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Real Estate - 1-4 Dwelling Units                                   | VA613          | \$ 19        | \$ 70         | \$ 0         | \$ 0          | \$ 0         |
| Real Estate - Multifamily (5 or more) Dwelling Units               | VA616          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Real Estate - Nonresidential (Except Land)                         | VA625          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 15        |
| Real Estate - Land                                                 | VA628          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Other Repossessed Assets                                           | VA630          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| <b>Other Assets</b>                                                | <b>VA930</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>GVA Recoveries - Assets - Total</b>                             | <b>SUB2126</b> | <b>\$ 43</b> | <b>\$ 57</b>  | <b>\$ 92</b> | <b>\$ 20</b>  | <b>\$ 38</b> |
| <b>Mortgage-Backed Securities</b>                                  | <b>VA371</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>Mortgage Loans - Total</b>                                      | <b>VA47</b>    | <b>\$ 8</b>  | <b>\$ 49</b>  | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>  |
| Construction - Total                                               | SUB2130        | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| 1-4 Dwelling Units                                                 | VA421          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA431          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Nonresidential Property                                            | VA441          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Permanent - Total                                                  | SUB2141        | \$ 8         | \$ 49         | \$ 0         | \$ 0          | \$ 0         |
| 1-4 Dwelling Units - Revolving Open-End Loans                      | VA447          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| 1-4 Dwelling Units - Secured by First Liens                        | VA457          | \$ 8         | \$ 7          | \$ 0         | \$ 0          | \$ 0         |
| 1-4 Dwelling Units - Secured by Junior Liens                       | VA467          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA471          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| Nonresidential Property (Except Land)                              | VA481          | \$ 0         | \$ 42         | \$ 0         | \$ 0          | \$ 0         |
| Land                                                               | VA491          | \$ 0         | \$ 0          | \$ 0         | \$ 0          | \$ 0         |
| <b>Nonmortgage Loans - Total</b>                                   | <b>VA57</b>    | <b>\$ 35</b> | <b>\$ 8</b>   | <b>\$ 92</b> | <b>\$ 20</b>  | <b>\$ 38</b> |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data |                | Mar 2009    | Dec 2008    | Sep 2008    | Jun 2008    | Mar 2008    |
|--------------------------------------------------------------------|----------------|-------------|-------------|-------------|-------------|-------------|
| Description                                                        | Line Item      | Value       | Value       | Value       | Value       | Value       |
| Commercial Loans                                                   | VA521          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 15       |
| Consumer Loans - Total                                             | SUB2161        | \$ 35       | \$ 8        | \$ 92       | \$ 20       | \$ 23       |
| Loans on Deposits                                                  | VA511          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Home Improvement Loans                                             | VA517          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Education Loans                                                    | VA531          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Auto Loans                                                         | VA541          | \$ 13       | \$ 7        | \$ 4        | \$ 12       | \$ 20       |
| Mobile Home Loans                                                  | VA551          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Credit Cards                                                       | VA557          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Other                                                              | VA561          | \$ 22       | \$ 1        | \$ 88       | \$ 8        | \$ 3        |
| <b>Other Assets</b>                                                | <b>VA931</b>   | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>SVA Provisions and Transfers from GVA - Assets - Total</b>      | <b>SUB2226</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>Deposits and Investment Securities</b>                          | <b>VA38</b>    | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>Mortgage-Backed Securities</b>                                  | <b>VA372</b>   | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>Mortgage Loans - Total</b>                                      | <b>VA48</b>    | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| Construction - Total                                               | SUB2230        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| 1-4 Dwelling Units                                                 | VA422          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Multifamily (5 or more) Dwelling Units                             | VA432          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Nonresidential Property                                            | VA442          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Permanent - Total                                                  | SUB2241        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| 1-4 Dwelling Units - Revolving Open-End Loans                      | VA448          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| 1-4 Dwelling Units - Secured by First Liens                        | VA458          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| 1-4 Dwelling Units - Secured by Junior Liens                       | VA468          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Multifamily (5 or more) Dwelling Units                             | VA472          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Nonresidential Property (Except Land)                              | VA482          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Land                                                               | VA492          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| <b>Nonmortgage Loans - Total</b>                                   | <b>VA58</b>    | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| Commercial Loans                                                   | VA522          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Consumer Loans - Total                                             | SUB2261        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Loans on Deposits                                                  | VA512          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Home Improvement Loans                                             | VA518          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Education Loans                                                    | VA532          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Auto Loans                                                         | VA542          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Mobile Home Loans                                                  | VA552          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Credit Cards                                                       | VA558          | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |

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|--------------------------------------------------------------------|----------------|--------------|---------------|---------------|---------------|--------------|
| Description                                                        | Line Item      | Value        | Value         | Value         | Value         | Value        |
| Other                                                              | VA562          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| <b>Reposessed Assets - Total</b>                                   | <b>VA62</b>    | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>  |
| Real Estate - Construction                                         | VA606          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Real Estate - 1-4 Dwelling Units                                   | VA614          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Real Estate - Multifamily (5 or more) Dwelling Units               | VA617          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Real Estate - Nonresidential (Except Land)                         | VA626          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Real Estate - Land                                                 | VA629          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Other Reposessed Assets                                            | VA632          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| <b>Real Estate Held for Investment</b>                             | <b>VA72</b>    | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>Equity Investments Not Subject to FASB Statement No. 115</b>    | <b>VA822</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>Other Assets</b>                                                | <b>VA932</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>Adjusted Net Charge-offs - Assets - Total</b>                   | <b>SUB2326</b> | <b>\$ 71</b> | <b>\$ 171</b> | <b>\$ 102</b> | <b>\$ 108</b> | <b>\$ 37</b> |
| <b>Deposits and Investment Securities</b>                          | <b>VA39</b>    | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>Mortgage-Backed Securities</b>                                  | <b>VA375</b>   | <b>\$ 0</b>  | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>   | <b>\$ 0</b>  |
| <b>Mortgage Loans - Total</b>                                      | <b>VA49</b>    | <b>\$- 1</b> | <b>\$- 15</b> | <b>\$ 150</b> | <b>\$ 0</b>   | <b>\$ 0</b>  |
| Construction - Total                                               | SUB2330        | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| 1-4 Dwelling Units                                                 | VA425          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA435          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Nonresidential Property                                            | VA445          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Permanent - Total                                                  | SUB2341        | \$- 1        | \$- 15        | \$ 150        | \$ 0          | \$ 0         |
| 1-4 Dwelling Units - Revolving Open-End Loans                      | VA449          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| 1-4 Dwelling Units - Secured by First Liens                        | VA459          | \$- 1        | \$- 2         | \$ 0          | \$ 0          | \$ 0         |
| 1-4 Dwelling Units - Secured by Junior Liens                       | VA469          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Multifamily (5 or more) Dwelling Units                             | VA475          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Nonresidential Property (Except Land)                              | VA485          | \$ 0         | \$- 13        | \$ 0          | \$ 0          | \$ 0         |
| Land                                                               | VA495          | \$ 0         | \$ 0          | \$ 150        | \$ 0          | \$ 0         |
| <b>Nonmortgage Loans - Total</b>                                   | <b>VA59</b>    | <b>\$ 53</b> | <b>\$ 116</b> | <b>\$- 48</b> | <b>\$ 108</b> | <b>\$ 22</b> |
| Commercial Loans                                                   | VA525          | \$ 30        | \$ 57         | \$ 0          | \$ 14         | \$ 5         |
| Consumer Loans - Total                                             | SUB2361        | \$ 23        | \$ 59         | \$- 48        | \$ 94         | \$ 17        |
| Loans on Deposits                                                  | VA515          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Home Improvement Loans                                             | VA519          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Education Loans                                                    | VA535          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |
| Auto Loans                                                         | VA545          | \$ 34        | \$ 36         | \$ 29         | \$- 12        | \$ 4         |
| Mobile Home Loans                                                  | VA555          | \$ 0         | \$ 0          | \$ 0          | \$ 0          | \$ 0         |



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|------------------------------------------------------------------------|----------------|------------------|------------------|-----------------|-----------------|-----------------|
| Description                                                            | Line Item      | Value            | Value            | Value           | Value           | Value           |
| Credit Cards                                                           | VA559          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Other                                                                  | VA565          | \$- 11           | \$ 23            | \$- 77          | \$ 106          | \$ 13           |
| <b>Reposessed Assets - Total</b>                                       | <b>VA65</b>    | <b>\$ 19</b>     | <b>\$ 70</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 15</b>    |
| Real Estate - Construction                                             | VA607          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Real Estate - 1-4 Dwelling Units                                       | VA615          | \$ 19            | \$ 70            | \$ 0            | \$ 0            | \$ 0            |
| Real Estate - Multifamily (5 or more) Dwelling Units                   | VA618          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Real Estate - Nonresidential (Except Land)                             | VA627          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 15           |
| Real Estate - Land                                                     | VA631          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Other Repossessed Assets                                               | VA633          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| <b>Real Estate Held for Investment</b>                                 | <b>VA75</b>    | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>Equity Investments Not Subject to FASB Statement No. 115</b>        | <b>VA825</b>   | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>Other Assets</b>                                                    | <b>VA935</b>   | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| <b>TROUBLED DEBT RESTRUCTURED</b>                                      |                |                  |                  |                 |                 |                 |
| <b>Amount this Quarter</b>                                             | <b>VA940</b>   | <b>\$ 4,210</b>  | <b>\$ 3,015</b>  | <b>\$ 4,118</b> | <b>\$ 3</b>     | <b>\$ 0</b>     |
| <b>Amount in Schedule SC Complying with Modified Terms</b>             | <b>VA942</b>   | <b>\$ 4,046</b>  | <b>\$ 2,343</b>  | <b>\$ 4,126</b> | <b>\$ 305</b>   | <b>\$ 37</b>    |
| <b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>                            |                |                  |                  |                 |                 |                 |
| <b>Mortgage Loans Foreclosed During Quarter - Total</b>                | <b>VA95</b>    | <b>\$ 491</b>    | <b>\$ 3,558</b>  | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| Construction                                                           | VA951          | \$ 0             | \$ 550           | \$ 0            | \$ 0            | \$ 0            |
| Permanent - 1-4 Dwelling Units                                         | VA952          | \$ 491           | \$ 2,329         | \$ 0            | \$ 0            | \$ 0            |
| Permanent - Multifamily (5 or more) Dwelling Units                     | VA953          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Permanent - Nonresidential (Except Land)                               | VA954          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Permanent - Land                                                       | VA955          | \$ 0             | \$ 679           | \$ 0            | \$ 0            | \$ 0            |
| <b>CLASSIFICATION OF ASSETS</b>                                        |                |                  |                  |                 |                 |                 |
| <b>Quarter End Balance - Special Mention</b>                           | <b>VA960</b>   | <b>\$ 5,494</b>  | <b>\$ 5,945</b>  | <b>\$ 4,241</b> | <b>\$ 7,474</b> | <b>\$ 6,744</b> |
| <b>Classified Assets - Quarter End Balance - Total</b>                 | <b>SUB2811</b> | <b>\$ 16,991</b> | <b>\$ 12,541</b> | <b>\$ 8,514</b> | <b>\$ 1,676</b> | <b>\$ 1,646</b> |
| Substandard                                                            | VA965          | \$ 9,631         | \$ 3,942         | \$ 5,290        | \$ 1,649        | \$ 1,594        |
| Doubtful                                                               | VA970          | \$ 7,360         | \$ 8,599         | \$ 3,224        | \$ 27           | \$ 52           |
| Loss                                                                   | VA975          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| <b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b> |                |                  |                  |                 |                 |                 |
| Outstanding Balanced (Contractual)                                     | VA980          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)         | VA981          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Allowance Amount Included in ALLL (SC283, SC357)                       | VA985          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |

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| Schedule PD --- Consolidated Past Due and Nonaccrual      |                | Mar 2009         | Dec 2008         | Sep 2008        | Jun 2008        | Mar 2008        |
|-----------------------------------------------------------|----------------|------------------|------------------|-----------------|-----------------|-----------------|
| Description                                               | Line Item      | Value            | Value            | Value           | Value           | Value           |
| <b>DELINQUENT LOANS</b>                                   |                |                  |                  |                 |                 |                 |
| <b>Delinquent Loans - Total</b>                           | <b>SUB2410</b> | <b>\$ 16,548</b> | <b>\$ 13,190</b> | <b>\$ 9,085</b> | <b>\$ 5,871</b> | <b>\$ 4,630</b> |
| Mortgages - Total                                         | SUB2421        | \$ 14,437        | \$ 11,952        | \$ 7,350        | \$ 3,693        | \$ 3,442        |
| Construction and Land Loans                               | SUB2430        | \$ 4,517         | \$ 3,735         | \$ 2,271        | \$ 547          | \$ 420          |
| Permanent Loans Secured by 1-4 Property                   | SUB2441        | \$ 5,483         | \$ 5,220         | \$ 4,309        | \$ 2,947        | \$ 1,698        |
| Permanent Loans Secured by All Other Property             | SUB2450        | \$ 6,148         | \$ 5,108         | \$ 1,902        | \$ 582          | \$ 1,354        |
| Nonmortgages - Total                                      | SUB2461        | \$ 2,111         | \$ 1,238         | \$ 1,735        | \$ 2,178        | \$ 1,188        |
| <b>PAST DUE &amp; STILL ACCRUING</b>                      |                |                  |                  |                 |                 |                 |
| <b>Past Due &amp; Still Accruing - Total</b>              | <b>SUB2470</b> | <b>\$ 9,019</b>  | <b>\$ 5,083</b>  | <b>\$ 4,074</b> | <b>\$ 5,002</b> | <b>\$ 4,007</b> |
| <b>Past Due &amp; Still Accruing - 30-89 Days - Total</b> | <b>PD10</b>    | <b>\$ 8,757</b>  | <b>\$ 4,414</b>  | <b>\$ 3,954</b> | <b>\$ 5,002</b> | <b>\$ 3,769</b> |
| Mortgage Loans - Total                                    | SUB2481        | \$ 7,338         | \$ 3,831         | \$ 3,309        | \$ 3,146        | \$ 2,973        |
| Construction                                              | PD115          | \$ 2,456         | \$ 185           | \$ 592          | \$ 164          | \$ 390          |
| Permanent:                                                |                |                  |                  |                 |                 |                 |
| Residential:                                              |                |                  |                  |                 |                 |                 |
| 1-4 Dwelling Units:                                       |                |                  |                  |                 |                 |                 |
| Revolving Open-End Loans                                  | PD121          | \$ 240           | \$ 145           | \$ 135          | \$ 197          | \$ 17           |
| Secured by First Liens                                    | PD123          | \$ 1,935         | \$ 1,573         | \$ 1,152        | \$ 2,167        | \$ 1,375        |
| Secured by Junior Liens                                   | PD124          | \$ 228           | \$ 196           | \$ 297          | \$ 198          | \$ 44           |
| Multifamily (5 or more) Dwelling Units                    | PD125          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Nonresidential Property (Except Land)                     | PD135          | \$ 1,697         | \$ 635           | \$ 608          | \$ 37           | \$ 1,117        |
| Land                                                      | PD138          | \$ 782           | \$ 1,097         | \$ 525          | \$ 383          | \$ 30           |
| Nonmortgage Loans:                                        |                |                  |                  |                 |                 |                 |
| Commercial Loans                                          | PD140          | \$ 1,218         | \$ 269           | \$ 471          | \$ 1,615        | \$ 650          |
| Consumer Loans - Total                                    | SUB2511        | \$ 201           | \$ 314           | \$ 174          | \$ 241          | \$ 146          |
| Loans on Deposits                                         | PD161          | \$ 3             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Home Improvement Loans                                    | PD163          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Education Loans                                           | PD165          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Auto Loans                                                | PD167          | \$ 162           | \$ 259           | \$ 144          | \$ 235          | \$ 121          |
| Mobile Home Loans                                         | PD169          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Credit Cards                                              | PD171          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |
| Other                                                     | PD180          | \$ 36            | \$ 55            | \$ 30           | \$ 6            | \$ 25           |
| Memoranda:                                                |                |                  |                  |                 |                 |                 |
| Troubled Debt Restructured Included in PD115:PD180        | PD190          | \$ 639           | \$ 243           | \$ 0            | \$ 0            | \$ 0            |
| Held for Sale Included in PD115:PD180                     | PD192          | \$ 0             | \$ 0             | \$ 0            | \$ 0            | \$ 0            |

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| Schedule PD --- Consolidated Past Due and Nonaccrual           |             | Mar 2009        | Dec 2008        | Sep 2008        | Jun 2008      | Mar 2008      |
|----------------------------------------------------------------|-------------|-----------------|-----------------|-----------------|---------------|---------------|
| Description                                                    | Line Item   | Value           | Value           | Value           | Value         | Value         |
| Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180           | PD195       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's          | PD196       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Rebooked GNMA's Incl in PD195                                  | PD197       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| <b>Past Due &amp; Still Accruing - 90 Days or More - Total</b> | <b>PD20</b> | <b>\$ 262</b>   | <b>\$ 669</b>   | <b>\$ 120</b>   | <b>\$ 0</b>   | <b>\$ 238</b> |
| Mortgage Loans - Total                                         | SUB2491     | \$ 230          | \$ 669          | \$ 120          | \$ 0          | \$ 201        |
| Construction                                                   | PD215       | \$ 0            | \$ 403          | \$ 0            | \$ 0          | \$ 0          |
| Permanent:                                                     |             |                 |                 |                 |               |               |
| Residential:                                                   |             |                 |                 |                 |               |               |
| 1-4 Dwelling Units:                                            |             |                 |                 |                 |               |               |
| Revolving Open-End Loans                                       | PD221       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Secured by First Liens                                         | PD223       | \$ 0            | \$ 187          | \$ 0            | \$ 0          | \$ 161        |
| Secured by Junior Liens                                        | PD224       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Multifamily (5 or more) Dwelling Units                         | PD225       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Nonresidential Property (Except Land)                          | PD235       | \$ 230          | \$ 0            | \$ 0            | \$ 0          | \$ 40         |
| Land                                                           | PD238       | \$ 0            | \$ 79           | \$ 120          | \$ 0          | \$ 0          |
| Nonmortgage Loans:                                             |             |                 |                 |                 |               |               |
| Commercial Loans                                               | PD240       | \$ 25           | \$ 0            | \$ 0            | \$ 0          | \$ 37         |
| Consumer Loans - Total                                         | SUB2521     | \$ 7            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Loans on Deposits                                              | PD261       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Home Improvement Loans                                         | PD263       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Education Loans                                                | PD265       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Auto Loans                                                     | PD267       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Mobile Home Loans                                              | PD269       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Credit Cards                                                   | PD271       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Other                                                          | PD280       | \$ 7            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Memoranda:                                                     |             |                 |                 |                 |               |               |
| Troubled Debt Restructured Included in PD215:PD280             | PD290       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Held for Sale Included in PD215:PD280                          | PD292       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280           | PD295       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's          | PD296       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| Rebooked GNMA's Incl in PD295                                  | PD297       | \$ 0            | \$ 0            | \$ 0            | \$ 0          | \$ 0          |
| <b>NONACCRUAL</b>                                              |             |                 |                 |                 |               |               |
| <b>Nonaccrual - Total</b>                                      | <b>PD30</b> | <b>\$ 7,529</b> | <b>\$ 8,107</b> | <b>\$ 5,011</b> | <b>\$ 869</b> | <b>\$ 623</b> |
| Mortgage Loans - Total                                         | SUB2501     | \$ 6,869        | \$ 7,452        | \$ 3,921        | \$ 547        | \$ 268        |

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| Schedule PD --- Consolidated Past Due and Nonaccrual  |           | Mar 2009 | Dec 2008 | Sep 2008 | Jun 2008 | Mar 2008 |
|-------------------------------------------------------|-----------|----------|----------|----------|----------|----------|
| Description                                           | Line Item | Value    | Value    | Value    | Value    | Value    |
| Construction                                          | PD315     | \$ 350   | \$ 1,036 | \$ 547   | \$ 0     | \$ 0     |
| Permanent:                                            |           |          |          |          |          |          |
| Residential:                                          |           |          |          |          |          |          |
| 1-4 Dwelling Units:                                   |           |          |          |          |          |          |
| Revolving Open-End Loans                              | PD321     | \$ 50    | \$ 50    | \$ 75    | \$ 65    | \$ 48    |
| Secured by First Liens                                | PD323     | \$ 2,996 | \$ 3,022 | \$ 2,620 | \$ 290   | \$ 53    |
| Secured by Junior Liens                               | PD324     | \$ 34    | \$ 47    | \$ 30    | \$ 30    | \$ 0     |
| Multifamily (5 or more) Dwelling Units                | PD325     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Nonresidential Property (Except Land)                 | PD335     | \$ 2,510 | \$ 2,362 | \$ 162   | \$ 162   | \$ 167   |
| Land                                                  | PD338     | \$ 929   | \$ 935   | \$ 487   | \$ 0     | \$ 0     |
| Nonmortgage Loans:                                    |           |          |          |          |          |          |
| Commercial Loans                                      | PD340     | \$ 540   | \$ 503   | \$ 1,076 | \$ 307   | \$ 323   |
| Consumer Loans - Total                                | SUB2531   | \$ 120   | \$ 152   | \$ 14    | \$ 15    | \$ 32    |
| Loans on Deposits                                     | PD361     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Home Improvement Loans                                | PD363     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Education Loans                                       | PD365     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Auto Loans                                            | PD367     | \$ 102   | \$ 146   | \$ 0     | \$ 0     | \$ 7     |
| Mobile Home Loans                                     | PD369     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Credit Cards                                          | PD371     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Other                                                 | PD380     | \$ 18    | \$ 6     | \$ 14    | \$ 15    | \$ 25    |
| Memoranda:                                            |           |          |          |          |          |          |
| Troubled Debt Restructured Included in PD315:PD380    | PD390     | \$ 18    | \$ 259   | \$ 0     | \$ 0     | \$ 0     |
| Held for Sale Included in PD315:PD380                 | PD392     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380  | PD395     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's | PD396     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |
| Rebooked GNMA's Incl in PD395                         | PD397     | \$ 0     | \$ 0     | \$ 0     | \$ 0     | \$ 0     |

| Schedule LD --- Loan Data                                              |                | Mar 2009        | Dec 2008        | Sep 2008        | Jun 2008        | Mar 2008        |
|------------------------------------------------------------------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description                                                            | Line Item      | Value           | Value           | Value           | Value           | Value           |
| <b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b> |                |                 |                 |                 |                 |                 |
| <b>Balances at Quarter-end - Total</b>                                 | <b>SUB5100</b> | <b>\$ 3,431</b> | <b>\$ 3,407</b> | <b>\$ 2,967</b> | <b>\$ 2,327</b> | <b>\$ 3,120</b> |
| 90% up to 100% LTV                                                     | LD110          | \$ 3,358        | \$ 3,334        | \$ 2,877        | \$ 2,087        | \$ 2,355        |
| 100% and greater LTV                                                   | LD120          | \$ 73           | \$ 73           | \$ 90           | \$ 240          | \$ 765          |
| <b>Past Due and Nonaccrual Balances - Total</b>                        | <b>SUB5250</b> | <b>\$ 419</b>   | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 180</b>   |
| <b>Past Due and Still Accruing - Total</b>                             | <b>SUB5240</b> | <b>\$ 419</b>   | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 180</b>   |

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| Schedule LD --- Loan Data                                            |                | Mar 2009        | Dec 2008        | Sep 2008        | Jun 2008        | Mar 2008        |
|----------------------------------------------------------------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description                                                          | Line Item      | Value           | Value           | Value           | Value           | Value           |
| Past Due and Still Accruing - 30-89 Days - Total                     | SUB5210        | \$ 419          | \$ 0            | \$ 0            | \$ 0            | \$ 180          |
| 90% up to 100% LTV                                                   | LD210          | \$ 419          | \$ 0            | \$ 0            | \$ 0            | \$ 180          |
| 100% and greater LTV                                                 | LD220          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Past Due and Still Accruing - 90 Days or More - Total                | SUB5220        | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 90% up to 100% LTV                                                   | LD230          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 100% and greater LTV                                                 | LD240          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Nonaccrual - Total</b>                                            | <b>SUB5230</b> | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| 90% up to 100% LTV                                                   | LD250          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 100% and greater LTV                                                 | LD260          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Net Charge-offs - Total</b>                                       | <b>SUB5300</b> | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| 90% up to 100% LTV                                                   | LD310          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 100% and greater LTV                                                 | LD320          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Purchases - Total</b>                                             | <b>SUB5320</b> | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     | <b>\$ 0</b>     |
| 90% up to 100% LTV                                                   | LD410          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 100% and greater LTV                                                 | LD420          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Originations - Total</b>                                          | <b>SUB5330</b> | <b>\$ 2,644</b> | <b>\$ 1,531</b> | <b>\$ 2,861</b> | <b>\$ 4,113</b> | <b>\$ 1,416</b> |
| 90% up to 100% LTV                                                   | LD430          | \$ 2,425        | \$ 1,481        | \$ 2,658        | \$ 2,980        | \$ 1,037        |
| 100% and greater LTV                                                 | LD440          | \$ 219          | \$ 50           | \$ 203          | \$ 1,133        | \$ 379          |
| <b>Sales - Total</b>                                                 | <b>SUB5340</b> | <b>\$ 1,415</b> | <b>\$ 670</b>   | <b>\$ 1,092</b> | <b>\$ 3,959</b> | <b>\$ 932</b>   |
| 90% up to 100% LTV                                                   | LD450          | \$ 1,196        | \$ 670          | \$ 939          | \$ 2,636        | \$ 805          |
| 100% and greater LTV                                                 | LD460          | \$ 219          | \$ 0            | \$ 153          | \$ 1,323        | \$ 127          |
| <b>Supplemental Loan Data for All Loans</b>                          |                |                 |                 |                 |                 |                 |
| 1-4 Dwelling Units Construction-to-Permanent Loans                   | LD510          | \$ 4,938        | \$ 4,598        | \$ 5,341        | \$ 3,934        | \$ 7,781        |
| Owner-Occupied Multifamily Permanent Loans                           | LD520          | \$ 70           | \$ 72           | \$ 72           | \$ 73           | \$ 0            |
| Owner-Occupied Nonresidential Property (Except Land) Permanent Loans | LD530          | \$ 58,548       | \$ 60,509       | \$ 54,887       | \$ 53,375       | \$ 42,316       |
| 1-4 Dwelling Units Option ARM Loans                                  | LD610          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| 1-4 Dwelling Units ARM Loans with Negative Amortization              | LD620          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Total Capitalized Negative Amortization                              | LD650          | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |

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| Schedule CC --- Consolidated Commitments and Contingencies              |                | Mar 2009         | Dec 2008         | Sep 2008         | Jun 2008         | Mar 2008         |
|-------------------------------------------------------------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| Description                                                             | Line Item      | Value            | Value            | Value            | Value            | Value            |
| <b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>      | <b>SUB3380</b> | <b>\$ 6,577</b>  | <b>\$ 6,288</b>  | <b>\$ 5,617</b>  | <b>\$ 8,399</b>  | <b>\$ 7,973</b>  |
| Mortgage Construction Loans                                             | CC105          | \$ 5,564         | \$ 5,142         | \$ 4,226         | \$ 6,544         | \$ 5,286         |
| Other Mortgage Loans                                                    | CC115          | \$ 1,013         | \$ 1,146         | \$ 1,391         | \$ 1,855         | \$ 2,687         |
| Undisbursed Balance of Nonmortgage Loans Closed                         | CC125          | \$ 60            | \$ 60            | \$ 10            | \$ 56            | \$ 95            |
| <b>Commitments Outstanding to Originate Mortgages - Total</b>           | <b>SUB3330</b> | <b>\$ 13,347</b> | <b>\$ 7,844</b>  | <b>\$ 5,946</b>  | <b>\$ 5,667</b>  | <b>\$ 16,187</b> |
| 1-4 Dwelling Units                                                      | CC280          | \$ 11,609        | \$ 6,926         | \$ 3,422         | \$ 2,917         | \$ 7,750         |
| Multifamily (5 or more) Dwelling Units                                  | CC290          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| All Other Real Estate                                                   | CC300          | \$ 1,738         | \$ 918           | \$ 2,524         | \$ 2,750         | \$ 8,437         |
| Commitments Outstanding to Originate Nonmortgage Loans                  | CC310          | \$ 2,154         | \$ 1,376         | \$ 1,700         | \$ 500           | \$ 2,075         |
| Commitments Outstanding to Purchase Loans                               | CC320          | \$ 0             | \$ 0             | \$ 400           | \$ 0             | \$ 0             |
| Commitments Outstanding to Sell Loans                                   | CC330          | \$ 13,467        | \$ 11,920        | \$ 3,476         | \$ 2,470         | \$ 3,675         |
| Commitments Outstanding to Purchase Mortgage-Backed Secs                | CC335          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Commitments Outstanding to Sell Mortgage-Backed Securities              | CC355          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Commitments Outstanding to Purchase Investment Securities               | CC365          | \$ 0             | \$ 600           | \$ 0             | \$ 0             | \$ 0             |
| Commitments Outstanding to Sell Investment Securities                   | CC375          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| <b>Unused Lines of Credit - Total</b>                                   | <b>SUB3361</b> | <b>\$ 21,841</b> | <b>\$ 27,164</b> | <b>\$ 25,007</b> | <b>\$ 22,293</b> | <b>\$ 23,656</b> |
| Revolving, Open-End Loans on 1-4 Dwelling Units                         | CC412          | \$ 8,962         | \$ 8,963         | \$ 9,086         | \$ 8,813         | \$ 8,540         |
| Commercial Lines                                                        | CC420          | \$ 10,241        | \$ 13,343        | \$ 10,327        | \$ 8,318         | \$ 9,059         |
| Open-End Consumer Lines - Credit Cards                                  | CC423          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Open-End Consumer Lines - Other                                         | CC425          | \$ 2,638         | \$ 4,858         | \$ 5,594         | \$ 5,162         | \$ 6,057         |
| <b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b> | <b>SUB3390</b> | <b>\$ 2,698</b>  | <b>\$ 1,999</b>  | <b>\$ 1,999</b>  | <b>\$ 3,140</b>  | <b>\$ 3,053</b>  |
| Commercial                                                              | CC430          | \$ 783           | \$ 84            | \$ 84            | \$ 84            | \$ 38            |
| Standby, Not Included on CC465 or CC468                                 | CC435          | \$ 1,915         | \$ 1,915         | \$ 1,915         | \$ 3,056         | \$ 3,015         |
| Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs             | CC455          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Amount of Direct Credit Substitutes on Assets in CC455                  | CC465          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Amount of Recourse Obligations on Assets in CC455                       | CC468          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Contingent Liabilities                                            | CC480          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Contingent Assets                                                       | CC490          | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |

|                                                                                                                     |                                                                                                    |                                                       |
|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------|
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| <b>Schedule CF --- Consolidated Cash Flow Information</b>                 |                  | <b>Mar 2009</b>  | <b>Dec 2008</b>  | <b>Sep 2008</b>  | <b>Jun 2008</b>  | <b>Mar 2008</b>  |
|---------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Description</b>                                                        | <b>Line Item</b> | <b>Value</b>     | <b>Value</b>     | <b>Value</b>     | <b>Value</b>     | <b>Value</b>     |
| <b>Mortgage-Backed Securities:</b>                                        |                  |                  |                  |                  |                  |                  |
| Pass-Through:                                                             |                  |                  |                  |                  |                  |                  |
| Purchases                                                                 | CF143            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 2,581         |
| Sales                                                                     | CF145            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Balance Changes                                                     | CF148            | \$- 2,625        | \$- 1,253        | \$- 1,722        | \$- 2,584        | \$- 1,605        |
| Other Mortgage-Backed Securities:                                         |                  |                  |                  |                  |                  |                  |
| Purchases                                                                 | CF153            | \$ 5,513         | \$ 4,220         | \$ 3,302         | \$ 5,545         | \$ 0             |
| Sales                                                                     | CF155            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Balance Changes                                                     | CF158            | \$- 933          | \$- 321          | \$- 499          | \$- 1,395        | \$- 427          |
| <b>Mortgage Loans:</b>                                                    |                  |                  |                  |                  |                  |                  |
| <b>Purchases - Total</b>                                                  | <b>SUB3811</b>   | <b>\$ 5,513</b>  | <b>\$ 4,220</b>  | <b>\$ 3,302</b>  | <b>\$ 5,545</b>  | <b>\$ 2,581</b>  |
| <b>Sales - Total</b>                                                      | <b>SUB3821</b>   | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      |
| <b>Net Purchases - Total</b>                                              | <b>SUB3826</b>   | <b>\$ 5,513</b>  | <b>\$ 4,220</b>  | <b>\$ 3,302</b>  | <b>\$ 5,545</b>  | <b>\$ 2,581</b>  |
| <b>Mortgage Loans Disbursed - Total</b>                                   | <b>SUB3831</b>   | <b>\$ 89,049</b> | <b>\$ 58,730</b> | <b>\$ 42,333</b> | <b>\$ 49,516</b> | <b>\$ 33,930</b> |
| Construction Loans - Total                                                | SUB3840          | \$ 6,985         | \$ 9,126         | \$ 9,581         | \$ 11,734        | \$ 7,085         |
| 1-4 Dwelling Units                                                        | CF190            | \$ 4,522         | \$ 5,678         | \$ 8,155         | \$ 9,404         | \$ 5,416         |
| Multifamily (5 or more) Dwelling Units                                    | CF200            | \$ 347           | \$ 163           | \$ 96            | \$ 185           | \$ 269           |
| Nonresidential                                                            | CF210            | \$ 2,116         | \$ 3,285         | \$ 1,330         | \$ 2,145         | \$ 1,400         |
| Permanent Loans - Total                                                   | SUB3851          | \$ 82,064        | \$ 49,604        | \$ 32,752        | \$ 37,782        | \$ 26,845        |
| 1-4 Dwelling Units                                                        | CF225            | \$ 75,522        | \$ 35,956        | \$ 26,176        | \$ 27,831        | \$ 15,757        |
| Home Equity and Junior Liens                                              | CF226            | \$ 2,748         | \$ 3,691         | \$ 3,632         | \$ 3,680         | \$ 2,413         |
| Multifamily (5 or more) Dwelling Units                                    | CF245            | \$ 0             | \$ 2,710         | \$ 0             | \$ 0             | \$ 345           |
| Nonresidential (Except Land)                                              | CF260            | \$ 5,913         | \$ 10,475        | \$ 5,743         | \$ 7,028         | \$ 8,260         |
| Land                                                                      | CF270            | \$ 629           | \$ 463           | \$ 833           | \$ 2,923         | \$ 2,483         |
| <b>Loans and Participations Purchased, Secured By - Total:</b>            | <b>SUB3880</b>   | <b>\$ 0</b>      | <b>\$ 900</b>    | <b>\$ 0</b>      | <b>\$ 1,000</b>  | <b>\$ 0</b>      |
| 1-4 Dwelling Units                                                        | CF280            | \$ 0             | \$ 400           | \$ 0             | \$ 0             | \$ 0             |
| Purchased from Entities Other than Fed Insured Depository or Subsidiaries | CF281            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Home Equity and Junior Liens                                              | CF282            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Multifamily (5 or more) Dwelling Units                                    | CF290            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Nonresidential                                                            | CF300            | \$ 0             | \$ 500           | \$ 0             | \$ 1,000         | \$ 0             |
| <b>Loans and Participations Sold, Secured By - Total</b>                  | <b>SUB3890</b>   | <b>\$ 69,712</b> | <b>\$ 20,556</b> | <b>\$ 14,026</b> | <b>\$ 17,934</b> | <b>\$ 13,954</b> |
| 1-4 Dwelling Units                                                        | CF310            | \$ 69,712        | \$ 20,556        | \$ 14,026        | \$ 17,744        | \$ 13,362        |
| Home Equity and Junior Liens                                              | CF311            | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 2             |

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| Schedule CF --- Consolidated Cash Flow Information               |                | Mar 2009          | Dec 2008          | Sep 2008          | Jun 2008          | Mar 2008          |
|------------------------------------------------------------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description                                                      | Line Item      | Value             | Value             | Value             | Value             | Value             |
| Multifamily (5 or more) Dwelling Units                           | CF320          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Nonresidential                                                   | CF330          | \$ 0              | \$ 0              | \$ 0              | \$ 190            | \$ 592            |
| <b>Net Purchases (Sales) of Loans and Participations - Total</b> | <b>SUB3885</b> | <b>\$- 69,712</b> | <b>\$- 19,656</b> | <b>\$- 14,026</b> | <b>\$- 16,934</b> | <b>\$- 13,954</b> |
| <b>Memo - Refinancing Loans</b>                                  | <b>CF361</b>   | <b>\$ 20,180</b>  | <b>\$ 8,234</b>   | <b>\$ 2,922</b>   | <b>\$ 5,707</b>   | <b>\$ 6,403</b>   |
| <b>Nonmortgage Loans:</b>                                        |                |                   |                   |                   |                   |                   |
| Commercial:                                                      |                |                   |                   |                   |                   |                   |
| Closed or Purchased                                              | CF390          | \$ 6,060          | \$ 8,920          | \$ 7,672          | \$ 10,197         | \$ 7,009          |
| Sales                                                            | CF395          | \$ 0              | \$ 0              | \$ 350            | \$ 0              | \$ 0              |
| Consumer:                                                        |                |                   |                   |                   |                   |                   |
| Closed or Purchased                                              | CF400          | \$ 4,073          | \$ 3,321          | \$ 4,044          | \$ 4,071          | \$ 4,078          |
| Sales                                                            | CF405          | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Nonmortgage Loans Closed or Purchased - Total</b>             | <b>SUB3910</b> | <b>\$ 10,133</b>  | <b>\$ 12,241</b>  | <b>\$ 11,716</b>  | <b>\$ 14,268</b>  | <b>\$ 11,087</b>  |
| <b>Nonmortgage Loans - Sales - Total</b>                         | <b>SUB3915</b> | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 350</b>     | <b>\$ 0</b>       | <b>\$ 0</b>       |
| <b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>        | <b>SUB3919</b> | <b>\$ 10,133</b>  | <b>\$ 12,241</b>  | <b>\$ 11,366</b>  | <b>\$ 14,268</b>  | <b>\$ 11,087</b>  |
| <b>Deposits:</b>                                                 |                |                   |                   |                   |                   |                   |
| Interest Credited to Deposits                                    | CF430          | \$ 1,990          | \$ 2,192          | \$ 2,319          | \$ 2,488          | \$ 2,819          |

| Schedule DI --- Consolidated Deposit Information                 |           | Mar 2009   | Dec 2008   | Sep 2008   | Jun 2008   | Mar 2008   |
|------------------------------------------------------------------|-----------|------------|------------|------------|------------|------------|
| Description                                                      | Line Item | Value      | Value      | Value      | Value      | Value      |
| <b>Deposit Data</b>                                              |           |            |            |            |            |            |
| Total Broker - Originated Deposits                               | SUB4061   | \$ 495     | \$ 495     | \$ 495     | \$ 495     | \$ 0       |
| Fully Insured                                                    | DI100     | \$ 495     | \$ 495     | \$ 495     | \$ 495     | \$ 0       |
| Other                                                            | DI110     | \$ 0       | \$ 0       | \$ 0       | \$ 0       | \$ 0       |
| Deposits (Excluding Retirement Accounts) with Balances           |           |            |            |            |            |            |
| \$100,000 or Less                                                | DI120     | \$ 256,390 | \$ 248,024 | \$ 248,316 | \$ 240,949 | \$ 239,990 |
| Greater than \$100,000                                           | DI130     | \$ 140,485 | \$ 127,244 | \$ 105,065 | \$ 110,637 | \$ 107,267 |
| Number of Deposits (Excluding Retirement Accounts) with Balances |           |            |            |            |            |            |
| \$100,000 or Less                                                | DI150     | 38,663     | 38,128     | 37,666     | 37,334     | 36,743     |
| Greater than \$100,000                                           | DI160     | 718        | 654        | 576        | 577        | 543        |
| Retirement Deposits with Balances                                |           |            |            |            |            |            |
| \$250,000 or Less                                                | DI170     | \$ 26,564  | \$ 25,246  | \$ 24,830  | \$ 25,391  | \$ 22,914  |
| Greater than \$250,000                                           | DI175     | \$ 507     | \$ 504     | \$ 652     | \$ 656     | \$ 661     |
| Number of Retirement Deposits with Balances                      |           |            |            |            |            |            |
| \$250,000 or Less                                                | DI180     | 2,572      | 2,558      | 2,683      | 2,712      | 2,690      |
| Greater than \$250,000                                           | DI185     | 2          | 2          | 2          | 2          | 2          |



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| Schedule DI --- Consolidated Deposit Information                                                                                                          |           | Mar 2009   | Dec 2008   | Sep 2008   | Jun 2008   | Mar 2008   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------|------------|------------|------------|------------|
| Description                                                                                                                                               | Line Item | Value      | Value      | Value      | Value      | Value      |
| Number of Deposit Accounts - Total                                                                                                                        | SUB4062   | 41,955     | 41,342     | 40,927     | 40,625     | 39,978     |
| IRA/Keogh Accounts                                                                                                                                        | DI200     | \$ 26,739  | \$ 25,371  | \$ 24,702  | \$ 25,304  | \$ 22,857  |
| Uninsured Deposits                                                                                                                                        | DI210     | N/C        | N/C        | \$ 38,948  | \$ 60,091  | \$ 60,212  |
| Preferred Deposits                                                                                                                                        | DI220     | \$ 23,803  | \$ 21,714  | \$ 21,715  | \$ 24,262  | \$ 20,995  |
| Components of Deposits and Escrows                                                                                                                        |           |            |            |            |            |            |
| Transaction Accounts (Including Demand Deposits)                                                                                                          | DI310     | \$ 105,738 | \$ 99,616  | \$ 94,653  | \$ 96,682  | \$ 90,069  |
| Money Market Deposit Accounts                                                                                                                             | DI320     | \$ 21,492  | \$ 16,847  | \$ 14,268  | \$ 14,375  | \$ 13,132  |
| Passbook Accounts (Including Nondemand Escrows)                                                                                                           | DI330     | \$ 69,467  | \$ 65,577  | \$ 63,944  | \$ 61,896  | \$ 59,150  |
| Time Deposits                                                                                                                                             | DI340     | \$ 226,550 | \$ 218,127 | \$ 205,525 | \$ 204,680 | \$ 208,480 |
| Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits                                                                                    | DI350     | \$ 86,429  | \$ 80,521  | \$ 68,355  | \$ 67,454  | \$ 68,800  |
| IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits                                                                                      | DI360     | \$ 5,193   | \$ 4,614   | \$ 4,575   | \$ 4,779   | \$ 4,717   |
| Non-Interest-Bearing Demand Deposits                                                                                                                      | DI610     | \$ 22,997  | \$ 21,519  | \$ 20,735  | \$ 23,114  | \$ 20,168  |
| <b>Deposits Data for Deposit Insurance Premium Assessments</b>                                                                                            |           |            |            |            |            |            |
| <b>Quarter-End Deposit Totals:</b>                                                                                                                        |           |            |            |            |            |            |
| Total Deposit Liabilities Before Exclusions (Gross)                                                                                                       | DI510     | \$ 423,945 | \$ 401,017 | \$ 378,863 | \$ 378,148 | \$ 371,401 |
| Total Allowable Exclusions (Including Foreign Deposits)                                                                                                   | DI520     | \$ 0       | \$ 0       | \$ 0       | \$ 0       | \$ 0       |
| Total Foreign Deposits (Included in Total Allowable Exclusion)                                                                                            | DI530     | \$ 0       | \$ 0       | \$ 0       | \$ 0       | \$ 0       |
| <b>Average Daily Deposit Totals:</b>                                                                                                                      |           |            |            |            |            |            |
| Total Daily Average Deposit Liabilities Before Exclusions (Gross)                                                                                         | DI540     | \$ 116,486 | \$ 113,105 | \$ 107,386 | \$ 107,238 | \$ 106,405 |
| Total Daily Average Allowable Exclusion (Including Foreign Deposits)                                                                                      | DI550     | \$ 0       | \$ 0       | \$ 0       | \$ 0       | \$ 0       |
| Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)                                                                                 | DI560     | \$ 0       | \$ 0       | \$ 0       | \$ 0       | \$ 0       |
| <b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b> |           |            |            |            |            |            |
| Amount of Noninterest-bearing Transaction Accounts of More than \$250,000                                                                                 | DI570     | \$ 2,679   | \$ 2,427   | N/A        | N/A        | N/A        |
| Number of Noninterest-bearing Transaction Accounts of More than \$250,000                                                                                 | DI575     | \$ 8       | \$ 5       | N/A        | N/A        | N/A        |

|                                                                                                                     |                                                                                                    |                                                       |
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| <b>Schedule SI --- Consolidated Supplemental Information</b>                           |                  | <b>Mar 2009</b> | <b>Dec 2008</b> | <b>Sep 2008</b> | <b>Jun 2008</b> | <b>Mar 2008</b> |
|----------------------------------------------------------------------------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Description</b>                                                                     | <b>Line Item</b> | <b>Value</b>    | <b>Value</b>    | <b>Value</b>    | <b>Value</b>    | <b>Value</b>    |
| <b>Miscellaneous</b>                                                                   |                  |                 |                 |                 |                 |                 |
| Number of Full-time Equivalent Employees                                               | SI370            | 171             | 162             | 144             | 143             | 136             |
| Financial Assets Held for Trading Purposes                                             | SI375            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Financial Assets Carried at Fair Value Through Earnings                                | SI376            | \$ 19           | \$ 22           | \$ 22           | \$ 24           | \$ 0            |
| Financial Liabilities Carried at Fair Value Through Earnings                           | SI377            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Available-for-Sale Securities                                                          | SI385            | \$ 91,061       | \$ 88,147       | \$ 61,327       | \$ 59,360       | \$ 52,937       |
| Assets Held for Sale                                                                   | SI387            | \$ 14,453       | \$ 12,030       | \$ 3,825        | \$ 3,475        | \$ 240          |
| Loans Serviced for Others                                                              | SI390            | \$ 115,527      | \$ 86,590       | \$ 81,791       | \$ 76,049       | \$ 65,042       |
| <b>Residual Interests</b>                                                              |                  |                 |                 |                 |                 |                 |
| Residual Interests in the Form of Interest-Only Strips                                 | SI402            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Other Residual Interests                                                               | SI404            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| <b>Qualified Thrift Lender Test</b>                                                    |                  |                 |                 |                 |                 |                 |
| Actual Thrift Investment Percentage at Month-end                                       |                  |                 |                 |                 |                 |                 |
| First month of Qtr                                                                     | SI581            | 85.37%          | 83.49%          | 90.28%          | 90.71%          | 87.68%          |
| Second month of Qtr                                                                    | SI582            | 87.02%          | 84.84%          | 89.89%          | 90.19%          | 88.38%          |
| Third month of Qtr                                                                     | SI583            | 87.32%          | 83.22%          | 89.46%          | 90.93%          | 87.19%          |
| <b>IRS Domestic Building and Loan Test</b>                                             |                  |                 |                 |                 |                 |                 |
| Percent of Assets Test                                                                 | SI585            | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| Do you meet the DBLA business operations test?                                         | SI586            | 0 [Yes]         | 0 [Yes]         | 0 [Yes]         | 0 [Yes]         | 0 [Yes]         |
| <b>Aggregate Investment in Service Corporations</b>                                    | <b>SI588</b>     | <b>\$ 345</b>   | <b>\$ 345</b>   | <b>\$ 345</b>   | <b>\$ 345</b>   | <b>\$ 345</b>   |
| <b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b> |                  |                 |                 |                 |                 |                 |
| Aggregate amount of all extensions of credit                                           | SI590            | \$ 2,065        | \$ 7,038        | \$ 6,112        | \$ 8,081        | \$ 6,418        |
| No. of exec officers.. with credit > \$500K/5% unimpaired cap                          | SI595            | 3               | 3               | 3               | 4               | 3               |
| <b>Summary of Changes in Savings Association Equity Capital</b>                        |                  |                 |                 |                 |                 |                 |
| Savings Assoc Equity Capital, Beginning Balance                                        | SI600            | \$ 62,101       | \$ 60,942       | \$ 60,277       | \$ 60,482       | \$ 59,676       |
| Net Income (Loss) Attributable to Savings Association (SO91)                           | SI610            | \$- 180         | \$ 591          | \$ 619          | \$ 498          | \$ 595          |
| Dividends Declared                                                                     |                  |                 |                 |                 |                 |                 |
| Preferred Stock                                                                        | SI620            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Common Stock                                                                           | SI630            | \$ 0            | \$ 80           | \$ 80           | \$ 80           | \$ 80           |
| Stock Issued                                                                           | SI640            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |
| Stock Retired                                                                          | SI650            | \$ 0            | \$ 0            | \$ 0            | \$ 0            | \$ 0            |

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|------------------------------------------------------------------------|--------------|------------------|------------------|------------------|------------------|------------------|
| Description                                                            | Line Item    | Value            | Value            | Value            | Value            | Value            |
| Capital Contributions (Where No Stock is Issued)                       | SI655        | \$ 2,100         | \$ 4             | \$ 15            | \$ 14            | \$ 12            |
| New Basis Accounting Adjustments                                       | SI660        | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Comprehensive Income                                             | SI662        | \$ 367           | \$ 639           | \$ 103           | \$ - 637         | \$ 273           |
| Prior Period Adjustments                                               | SI668        | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Adjustments                                                      | SI671        | \$ 10            | \$ 6             | \$ 8             | \$ 0             | \$ 6             |
| <b>Total Savings Association Equity Capital, Ending Balance (SC80)</b> | <b>SI680</b> | <b>\$ 64,398</b> | <b>\$ 62,102</b> | <b>\$ 60,942</b> | <b>\$ 60,277</b> | <b>\$ 60,482</b> |
| <b>Transactions With Affiliations</b>                                  |              |                  |                  |                  |                  |                  |
| Qtr Activity of Covered Transacts w/Affil Subj to Limits               | SI750        | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Qtr Activity of Covered Transacts w/Affil Not Subj to Limits           | SI760        | \$ 2,246         | \$ 176           | \$ 379           | \$ 266           | \$ 305           |
| <b>Mutual Fund and Annuity Sales</b>                                   |              |                  |                  |                  |                  |                  |
| Sell private-label/third-party mutual funds/annuities?                 | SI805        | 0 [Yes]          | 0 [Yes]          | 0 [Yes]          | 1 [Yes]          | 1 [Yes]          |
| Total Assets Managed of Proprietary Mutual Funds/Annuities             | SI815        | \$ 0             | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Fee Inc from the Sale/Servicing of Mutual Funds/Annuities              | SI860        | \$ 0             | \$ 0             | \$ 0             | \$ 1             | \$ 14            |
| <b>Average Balance Sheet Data</b>                                      |              |                  |                  |                  |                  |                  |
| Total Assets                                                           | SI870        | \$ 520,997       | \$ 506,693       | \$ 488,914       | \$ 476,655       | \$ 467,823       |
| Deposits & Investments Excluding Non-Interest-Earning Items            | SI875        | \$ 136,378       | \$ 132,201       | \$ 124,690       | \$ 127,451       | \$ 130,007       |
| Mortgage Loans and Mortgage-Backed Securities                          | SI880        | \$ 301,558       | \$ 287,128       | \$ 284,874       | \$ 272,263       | \$ 261,514       |
| Nonmortgage Loans                                                      | SI885        | \$ 48,929        | \$ 50,201        | \$ 50,772        | \$ 48,682        | \$ 45,218        |
| Deposits and Excrows                                                   | SI890        | \$ 410,015       | \$ 394,490       | \$ 376,297       | \$ 374,162       | \$ 365,884       |
| Total Borrowings                                                       | SI895        | \$ 42,945        | \$ 45,475        | \$ 46,945        | \$ 36,652        | \$ 36,172        |

| Schedule SQ --- Consolidated Supplemental Questions     |           | Mar 2009 | Dec 2008 | Sep 2008 | Jun 2008 | Mar 2008 |
|---------------------------------------------------------|-----------|----------|----------|----------|----------|----------|
| Description                                             | Line Item | Value    | Value    | Value    | Value    | Value    |
|                                                         |           | Yes      | Yes      | Yes      | Yes      | Yes      |
| Fiscal Year-End                                         | SQ270     | N/A      | N/A      | N/A      | N/A      | N/A      |
| Nature of Work Code performed by CPA this fiscal year   | SQ280     | N/A      | N/A      | N/A      | N/A      | N/A      |
| Independent CPA Changed During Quarter?                 | SQ300     | 0        | 0        | 0        | 0        | 0        |
| Any Outstanding Futures or Options Positions?           | SQ310     | 0        | 0        | 0        | 0        | 0        |
| Does Association Have Subchapter S in effect this year? | SQ320     | 0        | 0        | 0        | 0        | 0        |
| If consol in another TFR, docket # of Parent Svgs Assn  | SQ410     | N/A      | N/A      | N/A      | N/A      | N/A      |
| If consol in Call Report, FDIC Cert # of Parent Bank    | SQ420     | N/A      | N/A      | N/A      | N/A      | N/A      |

|                                                                                                |                                                                               |                                         |
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| Schedule SQ --- Consolidated Supplemental Questions  |           | Mar 2009 | Dec 2008 | Sep 2008 | Jun 2008 | Mar 2008 |
|------------------------------------------------------|-----------|----------|----------|----------|----------|----------|
| Description                                          | Line Item | Value    | Value    | Value    | Value    | Value    |
|                                                      |           | Yes      | Yes      | Yes      | Yes      | Yes      |
| If Internet web page, Main Internet Page Address     | SQ530     | N/A      | N/A      | N/A      | N/A      | N/A      |
| Provide transactional Internet banking to customers? | SQ540     | 3        | 3        | 3        | 3        | 3        |

| Schedule FS --- Fiduciary and Related Services                           |                | Mar 2009        | Dec 2008         | Sep 2008         | Jun 2008         | Mar 2008         |
|--------------------------------------------------------------------------|----------------|-----------------|------------------|------------------|------------------|------------------|
| Description                                                              | Line Item      | Value           | Value            | Value            | Value            | Value            |
| <b>FIDUCIARY AND RELATED SERVICES</b>                                    |                |                 |                  |                  |                  |                  |
| Does your institution have fiduciary powers?                             | FS110          | 1 [Yes]         | 2 [Yes]          | 2 [Yes]          | 2 [Yes]          | 2 [Yes]          |
| Do you exercise the fiduciary powers you have been granted?              | FS120          | 1 [Yes]         | 1 [Yes]          | 1 [Yes]          | 1 [Yes]          | 1 [Yes]          |
| Do you have any activity to report on this schedule?                     | FS130          | 1 [Yes]         | 1 [Yes]          | 1 [Yes]          | 1 [Yes]          | 1 [Yes]          |
| <b>FIDUCIARY AND RELATED ASSETS</b>                                      |                |                 |                  |                  |                  |                  |
| <b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b> | <b>SUB6150</b> | <b>\$ 7,474</b> | <b>\$ 10,688</b> | <b>\$ 18,316</b> | <b>\$ 35,344</b> | <b>\$ 39,496</b> |
| <b>Managed Assets (\$) -Total Fiduciary Accounts</b>                     | <b>FS20</b>    | <b>\$ 5,161</b> | <b>\$ 5,878</b>  | <b>\$ 12,193</b> | <b>\$ 27,759</b> | <b>\$ 30,463</b> |
| Personal Trust and Agency Accounts                                       | FS210          | \$ 132          | \$ 147           | \$ 151           | \$ 211           | \$ 67            |
| Retirement-related Trust and Agency Accounts - Total                     | SUB6100        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Employee Benefit - Defined Contribution                                  | FS220          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Employee Benefit - Defined Benefit                                       | FS230          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Retirement Accounts                                                | FS240          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Corporate Trust and Agency Accounts                                      | FS250          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Investment Management Agency Accounts                                    | FS260          | \$ 5,029        | \$ 5,731         | \$ 12,042        | \$ 27,548        | \$ 30,396        |
| Other Fiduciary Accounts                                                 | FS270          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| <b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>      | <b>FS290</b>   | <b>\$ 0</b>     | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      |
| <b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>                  | <b>FS21</b>    | <b>\$ 2,313</b> | <b>\$ 4,810</b>  | <b>\$ 6,123</b>  | <b>\$ 7,585</b>  | <b>\$ 9,033</b>  |
| Personal Trust and Agency Accounts                                       | FS211          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Retirement-related Trust and Agency Accounts - Total                     | SUB6110        | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Employee Benefit - Defined Contribution                                  | FS221          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Employee Benefit - Defined Benefit                                       | FS231          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Retirement Accounts                                                | FS241          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Corporate Trust and Agency Accounts                                      | FS251          | \$ 0            | \$ 0             | \$ 0             | \$ 0             | \$ 0             |
| Other Fiduciary Accounts                                                 | FS271          | \$ 2,313        | \$ 4,810         | \$ 6,123         | \$ 7,585         | \$ 9,033         |
| <b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>         | <b>FS280</b>   | <b>\$ 0</b>     | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      |
| <b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>     | <b>FS291</b>   | <b>\$ 0</b>     | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      | <b>\$ 0</b>      |

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| Schedule FS --- Fiduciary and Related Services                       |              | Mar 2009    | Dec 2008    | Sep 2008    | Jun 2008    | Mar 2008    |
|----------------------------------------------------------------------|--------------|-------------|-------------|-------------|-------------|-------------|
| Description                                                          | Line Item    | Value       | Value       | Value       | Value       | Value       |
| <b>Managed Assets (#) -Total Fiduciary Accounts</b>                  | <b>FS22</b>  | <b>36</b>   | <b>37</b>   | <b>35</b>   | <b>28</b>   | <b>26</b>   |
| Personal Trust and Agency Accounts                                   | FS212        | 2           | 2           | 2           | 1           | 1           |
| Retirement-related Trust and Agency Accounts - Total                 | SUB6120      | 0           | 0           | 0           | 0           | 0           |
| Employee Benefit - Defined Contribution                              | FS222        | 0           | 0           | 0           | 0           | 0           |
| Employee Benefit - Defined Benefit                                   | FS232        | 0           | 0           | 0           | 0           | 0           |
| Other Retirement Accounts                                            | FS242        | 0           | 0           | 0           | 0           | 0           |
| Corporate Trust and Agency Accounts                                  | FS252        | 0           | 0           | 0           | 0           | 0           |
| Investment Management Agency Accounts                                | FS262        | 34          | 35          | 33          | 27          | 25          |
| Other Fiduciary Accounts                                             | FS272        | 0           | 0           | 0           | 0           | 0           |
| <b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>               | <b>FS23</b>  | <b>15</b>   | <b>22</b>   | <b>25</b>   | <b>28</b>   | <b>25</b>   |
| Personal Trust and Agency Accounts                                   | FS213        | 0           | 0           | 0           | 0           | 0           |
| Retirement-related Trust and Agency Accounts - Total                 | SUB6130      | 0           | 0           | 0           | 0           | 0           |
| Employee Benefit - Defined Contribution                              | FS223        | 0           | 0           | 0           | 0           | 0           |
| Employee Benefit - Defined Benefit                                   | FS233        | 0           | 0           | 0           | 0           | 0           |
| Other Retirement Accounts                                            | FS243        | 0           | 0           | 0           | 0           | 0           |
| Corporate Trust and Agency Accounts                                  | FS253        | 0           | 0           | 0           | 0           | 0           |
| Other Fiduciary Accounts                                             | FS273        | 15          | 22          | 25          | 28          | 25          |
| <b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>      | <b>FS281</b> | <b>0</b>    | <b>0</b>    | <b>0</b>    | <b>0</b>    | <b>0</b>    |
| <b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b> |              |             |             |             |             |             |
| <b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>   | <b>FS30</b>  | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| Personal Trust and Agency Accounts                                   | FS310        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Retirement-related Trust and Agency Accounts - Total                 | SUB6200      | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Employee Benefit - Defined Contribution                              | FS320        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Employee Benefit - Defined Benefit                                   | FS330        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Other Retirement Accounts                                            | FS340        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Corporate Trust and Agency Accounts                                  | FS350        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Investment Management Agency Accounts                                | FS360        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Other Fiduciary Accounts                                             | FS370        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Custody and Safekeeping Accounts                                     | FS380        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| Other Fiduciary and Related Services                                 | FS390        | \$ 0        | \$ 0        | \$ 0        | \$ 0        | \$ 0        |
| <b>YTD - Expenses - Fiduciary and Related Services</b>               | <b>FS391</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>YTD - Net Losses from Fiduciary and Related Services</b>          | <b>FS392</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>  | <b>FS393</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |

|                                                                                                |                                                                               |                                         |
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| Schedule FS --- Fiduciary and Related Services                      |                | Mar 2009    | Dec 2008      | Sep 2008    | Jun 2008    | Mar 2008    |
|---------------------------------------------------------------------|----------------|-------------|---------------|-------------|-------------|-------------|
| Description                                                         | Line Item      | Value       | Value         | Value       | Value       | Value       |
| <b>YTD - Income - Net Fiduciary and Related Services Income</b>     | <b>FS35</b>    | <b>\$ 0</b> | <b>\$ 0</b>   | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>FIDUCIARY MEMORANDA</b>                                          |                |             |               |             |             |             |
| <b>Managed Assets in Personal Trust and Agency Accounts - Total</b> | <b>FS40</b>    | <b>\$ 0</b> | <b>\$ 147</b> | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| Non-Interest-Bearing Deposits                                       | FS410          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Interest-Bearing Deposits                                           | FS415          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| U.S. Treasury and U.S. Government Agency Obligations                | FS420          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| State, County and Municipal Obligations                             | FS425          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Money Market Mutual Funds                                           | FS430          | \$ 0        | \$ 7          | \$ 0        | \$ 0        | \$ 0        |
| Other Short-term Obligations                                        | FS435          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Other Notes and Bonds                                               | FS440          | \$ 0        | \$ 57         | \$ 0        | \$ 0        | \$ 0        |
| Common and Preferred Stock                                          | FS445          | \$ 0        | \$ 83         | \$ 0        | \$ 0        | \$ 0        |
| Real Estate Mortgages                                               | FS450          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Real Estate                                                         | FS455          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Miscellaneous Assets                                                | FS460          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| <b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>  | <b>SUB6300</b> | <b>0</b>    | <b>0</b>      | <b>0</b>    | <b>0</b>    | <b>0</b>    |
| Corporate and Municipal Trusteeships                                | FS510          | 0           | 0             | 0           | 0           | 0           |
| Transfer Agent/Registrar/Paying Agent/Other Corp Agency             | FS520          | 0           | 0             | 0           | 0           | 0           |
| <b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b> | <b>FS515</b>   | <b>\$ 0</b> | <b>\$ 0</b>   | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| <b>Number of Funds - Total Collective Investment Funds</b>          | <b>FS60</b>    | <b>0</b>    | <b>0</b>      | <b>0</b>    | <b>0</b>    | <b>0</b>    |
| Domestic Equity                                                     | FS610          | 0           | 0             | 0           | 0           | 0           |
| International/Global Equity                                         | FS620          | 0           | 0             | 0           | 0           | 0           |
| Stock/Bond Blend                                                    | FS630          | 0           | 0             | 0           | 0           | 0           |
| Taxable Bond                                                        | FS640          | 0           | 0             | 0           | 0           | 0           |
| Municipal Bond                                                      | FS650          | 0           | 0             | 0           | 0           | 0           |
| Short-Term Investments/Money Market                                 | FS660          | 0           | 0             | 0           | 0           | 0           |
| Specialty/Other                                                     | FS670          | 0           | 0             | 0           | 0           | 0           |
| <b>Market Value - Total Collective Investment Funds</b>             | <b>FS65</b>    | <b>\$ 0</b> | <b>\$ 0</b>   | <b>\$ 0</b> | <b>\$ 0</b> | <b>\$ 0</b> |
| Domestic Equity                                                     | FS615          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| International/Global Equity                                         | FS625          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Stock/Bond Blend                                                    | FS635          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |
| Taxable Bond                                                        | FS645          | \$ 0        | \$ 0          | \$ 0        | \$ 0        | \$ 0        |

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

| Schedule CCR --- Consolidated Capital Requirement                          |           | Mar 2009  | Dec 2008  | Sep 2008  | Jun 2008  | Mar 2008  |
|----------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Description                                                                | Line Item | Value     | Value     | Value     | Value     | Value     |
| <b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>                                  |           |           |           |           |           |           |
| Total Equity Capital (SC84)                                                | CCR100    | \$ 64,398 | \$ 62,101 | \$ 60,941 | \$ 60,278 | \$ 60,483 |
| Equity Capital Deductions - Total                                          | SUB1631   | \$ 775    | \$ 775    | \$ 720    | \$ 720    | \$ 720    |
| Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs | CCR105    | \$ 0      | \$ 0      | \$ 0      | \$ 0      | \$ 0      |
| Goodwill and Certain Other Intangible Assets                               | CCR115    | \$ 232    | \$ 232    | \$ 232    | \$ 232    | \$ 232    |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets                | CCR133    | \$ 543    | \$ 543    | \$ 488    | \$ 488    | \$ 488    |
| Other                                                                      | CCR134    | \$ 0      | \$ 0      | \$ 0      | \$ 0      | \$ 0      |
| Equity Capital Additions -Total                                            | SUB1641   | \$- 961   | \$- 594   | \$ 43     | \$ 147    | \$- 490   |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes                   | CCR180    | \$- 961   | \$- 594   | \$ 43     | \$ 147    | \$- 490   |

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| Schedule CCR --- Consolidated Capital Requirement             |               | Mar 2009          | Dec 2008          | Sep 2008          | Jun 2008          | Mar 2008          |
|---------------------------------------------------------------|---------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description                                                   | Line Item     | Value             | Value             | Value             | Value             | Value             |
| Intangible Assets                                             | CCR185        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Other                                                         | CCR195        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Tier 1 (Core) Capital</b>                                  | <b>CCR20</b>  | <b>\$ 62,662</b>  | <b>\$ 60,732</b>  | <b>\$ 60,264</b>  | <b>\$ 59,705</b>  | <b>\$ 59,273</b>  |
| <b>Total Assets (SC60)</b>                                    | <b>CCR205</b> | <b>\$ 532,551</b> | <b>\$ 516,285</b> | <b>\$ 493,609</b> | <b>\$ 480,634</b> | <b>\$ 471,685</b> |
| Asset Deductions - Total                                      | SUB1651       | \$ 775            | \$ 775            | \$ 720            | \$ 720            | \$ 720            |
| Assets of "Nonincludable" Subsidiaries                        | CCR260        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Goodwill and Certain Other Intangible Assets                  | CCR265        | \$ 232            | \$ 232            | \$ 232            | \$ 232            | \$ 232            |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets   | CCR270        | \$ 543            | \$ 543            | \$ 488            | \$ 488            | \$ 488            |
| Other                                                         | CCR275        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Asset Additions - Total                                       | SUB1661       | \$- 1,457         | \$- 902           | \$ 120            | \$ 222            | \$- 742           |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes      | CCR280        | \$- 1,457         | \$- 902           | \$ 120            | \$ 222            | \$- 742           |
| Intangible Assets                                             | CCR285        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Other                                                         | CCR290        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Adjusted Total Assets</b>                                  | <b>CCR25</b>  | <b>\$ 530,319</b> | <b>\$ 514,608</b> | <b>\$ 493,009</b> | <b>\$ 480,136</b> | <b>\$ 470,223</b> |
| <b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>           | <b>CCR27</b>  | <b>\$ 21,226</b>  | <b>\$ 20,598</b>  | <b>\$ 19,720</b>  | <b>\$ 19,205</b>  | <b>\$ 18,818</b>  |
| <b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>                   |               |                   |                   |                   |                   |                   |
| <b>Tier 1 (Core) Capital</b>                                  | <b>CCR30</b>  | <b>\$ 62,662</b>  | <b>\$ 60,732</b>  | <b>\$ 60,264</b>  | <b>\$ 59,705</b>  | <b>\$ 59,273</b>  |
| Tier 2 Capital - Unrealized Gains on AFS Equity Securities    | CCR302        | \$ 0              | \$ 0              | \$ 2              | \$ 8              | \$ 12             |
| Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock | CCR310        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Tier 2 Capital - Other Equity Instruments                     | CCR340        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| Tier 2 Capital - Allowances for Loan and Lease Losses         | CCR350        | \$ 3,272          | \$ 2,785          | \$ 2,393          | \$ 2,334          | \$ 2,222          |
| Tier 2 Capital - Other                                        | CCR355        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Tier 2 (Supplementary) Capital</b>                         | <b>CCR33</b>  | <b>\$ 3,272</b>   | <b>\$ 2,785</b>   | <b>\$ 2,395</b>   | <b>\$ 2,342</b>   | <b>\$ 2,234</b>   |
| <b>Allowable Tier 2 (Supplementary) Capital</b>               | <b>CCR35</b>  | <b>\$ 3,272</b>   | <b>\$ 2,785</b>   | <b>\$ 2,395</b>   | <b>\$ 2,342</b>   | <b>\$ 2,234</b>   |
| Equity Investments & Other Assets Required to be Deducted     | CCR370        | \$ 0              | \$ 0              | \$ 1              | \$ 28             | \$ 29             |
| Deduction for Low-Level Recourse and Residual Interests       | CCR375        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Total Risk-Based Capital</b>                               | <b>CCR39</b>  | <b>\$ 65,934</b>  | <b>\$ 63,517</b>  | <b>\$ 62,658</b>  | <b>\$ 62,019</b>  | <b>\$ 61,478</b>  |
| 0% R/W Category - Cash                                        | CCR400        | \$ 6,353          | \$ 7,049          | \$ 3,946          | \$ 3,764          | \$ 3,955          |
| 0% R/W Category - Securities Backed by U.S. Government        | CCR405        | \$ 1,027          | \$ 1,064          | \$ 1,084          | \$ 1,109          | \$ 1,174          |
| 0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets    | CCR409        | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |



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| Schedule CCR --- Consolidated Capital Requirement                |              | Mar 2009          | Dec 2008          | Sep 2008          | Jun 2008          | Mar 2008          |
|------------------------------------------------------------------|--------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description                                                      | Line Item    | Value             | Value             | Value             | Value             | Value             |
| 0% R/W Category - Other                                          | CCR415       | \$ 18,717         | \$ 7,245          | \$ 2,267          | \$ 3,267          | \$ 1,956          |
| 0% R/W Category - Assets Total                                   | CCR420       | \$ 26,097         | \$ 15,358         | \$ 7,297          | \$ 8,140          | \$ 7,085          |
| <b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>        | <b>CCR40</b> | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 0</b>       |
| 20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W       | CCR430       | \$ 48,268         | \$ 46,733         | \$ 44,603         | \$ 43,934         | \$ 41,799         |
| 20% R/W Category - Claims on FHLBs                               | CCR435       | \$ 17,401         | \$ 21,617         | \$ 48,538         | \$ 50,296         | \$ 56,890         |
| 20% R/W Category - General Obligations of State/Local Govts      | CCR440       | \$ 1,971          | \$ 1,334          | \$ 1,321          | \$ 1,077          | \$ 0              |
| 20% R/W Category - Claims on Domestic Depository Inst            | CCR445       | \$ 48,263         | \$ 32,323         | \$ 29,247         | \$ 23,917         | \$ 33,803         |
| 20% R/W Category - Other                                         | CCR450       | \$ 66,921         | \$ 69,443         | \$ 46,937         | \$ 48,356         | \$ 43,102         |
| 20% R/W Category - Assets Total                                  | CCR455       | \$ 182,824        | \$ 171,450        | \$ 170,646        | \$ 167,580        | \$ 175,594        |
| <b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>        | <b>CCR45</b> | <b>\$ 36,565</b>  | <b>\$ 34,290</b>  | <b>\$ 34,129</b>  | <b>\$ 33,516</b>  | <b>\$ 35,119</b>  |
| 50% R/W Category - Qualifying Single-Fam Residential Mtges       | CCR460       | \$ 97,910         | \$ 107,507        | \$ 99,001         | \$ 98,853         | \$ 94,603         |
| 50% R/W Category - Qualifying Multifamily Residential Mtges      | CCR465       | \$ 0              | \$ 0              | \$ 0              | \$ 3,195          | \$ 3,454          |
| 50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W       | CCR470       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| 50% R/W Category - State & Local Revenue Bonds                   | CCR475       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| 50% R/W Category - Other                                         | CCR480       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| 50% R/W Category - Assets Total                                  | CCR485       | \$ 97,910         | \$ 107,507        | \$ 99,001         | \$ 102,048        | \$ 98,057         |
| <b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>      | <b>CCR50</b> | <b>\$ 48,956</b>  | <b>\$ 53,754</b>  | <b>\$ 49,502</b>  | <b>\$ 51,025</b>  | <b>\$ 49,029</b>  |
| 100% R/W Category - Secs at 100% w/Ratings-Based Approach        | CCR501       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 1,489          |
| 100% R/W Category - All Other Assets                             | CCR506       | \$ 236,541        | \$ 227,958        | \$ 223,405        | \$ 210,549        | \$ 194,827        |
| 100% R/W Category - Assets Total                                 | CCR510       | \$ 236,541        | \$ 227,958        | \$ 223,405        | \$ 210,549        | \$ 196,316        |
| <b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>      | <b>CCR55</b> | <b>\$ 236,541</b> | <b>\$ 227,958</b> | <b>\$ 223,405</b> | <b>\$ 210,549</b> | <b>\$ 196,316</b> |
| Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting        | CCR605       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b> | <b>CCR62</b> | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 0</b>       | <b>\$ 0</b>       |
| <b>Assets to Risk-Weight</b>                                     | <b>CCR64</b> | <b>\$ 543,372</b> | <b>\$ 522,273</b> | <b>\$ 500,349</b> | <b>\$ 488,317</b> | <b>\$ 477,052</b> |
| <b>Subtotal Risk-Weighted Assets</b>                             | <b>CCR75</b> | <b>\$ 322,061</b> | <b>\$ 316,002</b> | <b>\$ 307,035</b> | <b>\$ 295,090</b> | <b>\$ 280,464</b> |
| Excess Allowances for Loan and Lease Losses                      | CCR530       | \$ 0              | \$ 0              | \$ 0              | \$ 0              | \$ 0              |
| <b>Total Risk-Weighted Assets</b>                                | <b>CCR78</b> | <b>\$ 322,061</b> | <b>\$ 316,002</b> | <b>\$ 307,035</b> | <b>\$ 295,090</b> | <b>\$ 280,464</b> |
| <b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>         | <b>CCR80</b> | <b>\$ 25,765</b>  | <b>\$ 25,279</b>  | <b>\$ 24,562</b>  | <b>\$ 23,607</b>  | <b>\$ 22,438</b>  |
| <b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>             |              |                   |                   |                   |                   |                   |

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93056 - OTS-Regulated: Wyoming  
March 2009

Frozen Aggregated Data  
(\$Thousands)

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| Schedule CCR --- Consolidated Capital Requirement |               | Mar 2009      | Dec 2008      | Sep 2008      | Jun 2008      | Mar 2008      |
|---------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Description                                       | Line Item     | Value         | Value         | Value         | Value         | Value         |
| <b>Tier 1 (Core) Capital Ratio</b>                | <b>CCR810</b> | <b>11.82%</b> | <b>11.80%</b> | <b>12.22%</b> | <b>12.44%</b> | <b>12.61%</b> |
| <b>Total Risk-Based Capital Ratio</b>             | <b>CCR820</b> | <b>20.47%</b> | <b>20.10%</b> | <b>20.41%</b> | <b>21.02%</b> | <b>21.92%</b> |
| <b>Tier 1 Risk-Based Capital Ratio</b>            | <b>CCR830</b> | <b>19.46%</b> | <b>19.22%</b> | <b>19.63%</b> | <b>20.23%</b> | <b>21.13%</b> |
| <b>Tangible Equity Ratio</b>                      | <b>CCR840</b> | <b>11.82%</b> | <b>11.80%</b> | <b>12.22%</b> | <b>12.44%</b> | <b>12.61%</b> |

\*Note

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