

LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

November 29, 2004

Community Reinvestment Act Performance Evaluation

Hilltop National Bank
Charter Number: 15359

300 Country Club Road
Casper, Wyoming 82609

Office of the Comptroller of the Currency

Salt Lake City Field Office
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Salt Lake City, Utah 84121

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Description of Institution

Hilltop National Bank (HNB) serves the communities of Casper and Glenrock, Wyoming. HNB's main office and four branches are located in Casper in Natrona County, and one branch office is located in Glenrock in Converse County. The bank has designated all of Natrona County (or the Casper, Wyoming, Metropolitan Statistical Area) and one census tract in Converse County as its assessment area. The assessment area meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income (LMI) areas.

At June 30, 2004, HNB had total assets of \$333 million and held \$30 million in Tier 1 capital. The bank's primary focus is on small business customers. Business and commercial real estate loans represented 46 percent of the bank's loan portfolio. HNB's secondary focus is on home mortgage loans and consumer credit. HNB sells most of the home loans it originates to the secondary market. It is the second largest commercial bank in the community with primary competition from local affiliates of three large nation-wide banks and two federal credit unions. For additional information on the products and services offered by HNB, please refer to the bank's CRA Public File.

There are no financial or legal impediments that hinder the bank's ability to help meet the credit needs of its assessment area (AA). We rated HNB's CRA performance in our previous examination in November 1998, as "Outstanding."

Evaluation Period

This evaluation considered HNB's Home Mortgage Disclosure Act (HMDA)-reportable loans for the period of January 1, 1999, to December 31, 2003. We considered small loans to businesses and farms (CRA loans) for the period of January 1, 2002, to December 31, 2003. The bank was not required to collect this data prior to 2002. Accordingly, we sampled business loans made during the period 1999 through 2001 to determine the distribution of small loans to businesses and farms in different geographies and to entities with different incomes. For community development loans, investments and services, our evaluation period runs from the ending date of the last CRA examination, November 30, 1998, through November 29, 2004, the starting date of this evaluation.

For the HMDA and CRA lending data, our review covers two reporting periods – those loans which were reported using 1990 census data (1999-2002 loan originations/purchases) and those which were reported using 2000 census data (2003 loan originations/purchases). Due to the changes in the demographics from one census reporting year to another, we analyzed loan data separately for the two reporting periods. The lending tables in appendix C reflect those changes.

Data Integrity

Prior to this examination, we reviewed the bank's controls and procedures for gathering reportable loan data and the quality control process for ensuring accuracy. We also selected a sample of loans for the years 1999 – 2003 to test accuracy of the reported data. We found the bank's data to be reliable.

Ratings

In evaluating the bank's lending performance, we placed more weight on small loans to businesses and small loans to farms than on HMDA loans. The bank's strategic business focus has been in making small loans to businesses and farms as evidenced by the HNB's loan mix and the bank's volume of small loans to businesses and farms. In comparison to peer banks in the AA, HNB's overall rank in making small loans to businesses is good, and in making small loans to farms is dominant. The bank increased lending focus on HMDA lending products in 2003. Within home mortgage loan categories, we placed slightly greater emphasis on home purchase lending than on home refinance in arriving at our conclusions, since home purchase lending is identified as a primary need in the AA. The bank's asset size required collection of CRA loan data beginning in 2002; therefore, data regarding small loans to businesses and farms was available only for the period beginning January 1, 2002 through December 31, 2003.

Overall CRA Rating

Institution’s CRA Rating: This institution is rated “**Outstanding.**”

The following table indicates the performance level of **Hilltop National Bank** with respect to the lending, investment, and service tests:

Performance Levels	Hilltop National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this overall rating and conclusions with respect to performance tests:

- Lending levels in the AA are good, particularly in making small loans to businesses and farms.
- The geographic distribution of loans in low- and moderate-income (LMI) census tracts (CTs) and to LMI borrowers in the AA is good.
- HNB’s distribution of home mortgage products to LMI individuals is excellent, and the distribution of small loans to small businesses and farms of different sizes is excellent.
- Investment performance reflects an excellent level of community development investments that are primarily targeted to identified community development needs.
- Service performance is outstanding with an excellent level of services that are targeted to identified community development needs.

- Branch delivery systems provide good accessibility to individuals and small businesses in LMI census tracts in the bank's AA.

Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's lending activity for the 2002 and the 2003 reporting periods. HNB qualified as a large bank for CRA purposes as of January 1, 2002.

Performance under the lending test is rated outstanding.

Lending Volume

Overall, lending levels are good. The bank's performance in making small loans to businesses and farms is strong. Based on 2003 deposit data, the bank ranks second in deposits in the AA with a market share of 19 percent. Based on 2002 and 2003 Dunn and Bradstreet data, the bank ranks first in small loans to business for both years with a market share of 19 percent in 2003 and 22 percent in 2002. HNB ranks first in small loans to farms for both years with a 61 percent market share in 2003, and a 64 percent market share in 2002.

HNB's market share of HMDA loan products is generally lower than its deposit market share. The bank's home purchase loans represent only 1 percent of the AA's home purchase loans for 1999 through 2002 and 10 percent in 2003. In addition, the bank's market share of home refinance loans was roughly the same as its share of home purchase loans. However, HNB's home improvement loan market share of 30 percent for 1999 through 2002 and 27 percent in 2003 compares favorably to its 19 percent deposit market share. The volume of multifamily home loans in the AA is modest, but HNB's multifamily home loan market share of 25 percent for 1999 through 2002 and 20 percent for 2003 compares favorably with its deposit market share.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of the bank's lending reflects good geographic distribution of HMDA loans, good geographic distribution of small loans to businesses, and adequate geographic distribution of small loans to farms in LMI CTs in the AA.

Home Mortgage Products

Overall, the bank's geographic lending distribution for HMDA loans is good.

Refer to Tables 2, 2a, 3, 3a, 4, and 4a in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases for the evaluation period.

The geographic distribution of home purchase loans is good. For the 1999-2002 reporting period, 2 percent of the bank's loans were made in low-income CTs and 16 percent were made in moderate-income CTs. This compares favorably with the percentage of owner-occupied units in low- and moderate-income CTs of 4 percent and

13 percent respectively. In 2003, there are no CTs in the AA designated as low-income. The bank's distribution of home purchase loans in moderate-income CTs of 13 percent is somewhat lower than the percentage of owner-occupied units in moderate-income CTs of 17 percent.

The bank's distribution of home improvement loans is good. For the 1999-2002 reporting period, 3 percent of the bank's loans were made in low-income CTs which is near to the percentage of owner-occupied units in the CTs of 4 percent. In addition, 11 percent of the bank's home improvement loans were made in moderate-income CTs, and that is near to the percentage of owner-occupied units in the CTs of 13 percent. In 2003, HNB's distribution of home improvement loans in moderate-income CTs is 15 percent and is also near to the percentage of owner-occupied units in those CTs of 17 percent.

HNB's geographic distribution of home refinance loans in the AA is adequate. In the 1999-2002 reporting period, the bank made 1 percent of its home refinance loans in low-income CTs and 7 percent in moderate-income CTs, which is below the portion of occupied units in these CTs of 4 percent and 13 percent respectively. This is partially mitigated by the fact that the 7 percent of the bank's home refinance loans made in moderate-income CTs is well above the bank's overall market share in the AA for this product of 1 percent. In 2003, the portion of home refinance loans of 10 percent is below the portion of owner-occupied units in moderate-income CTs of 17 percent. Again, this is partially mitigated by the bank's market share of home refinance loans in moderate-income CTs being somewhat higher than its overall home mortgage market share of 8 percent.

An analysis of the geographic distribution of multifamily loans in the AA is not meaningful due to the small number of loans the bank originated during both review periods. The bank originated only 10 multifamily housing loans in the five years reviewed.

Small Loans to Businesses and Farms

The geographic distribution of small loans to businesses is good, and the geographic distribution of small loans to farms is adequate.

Refer to Tables 6 and 6a in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination of small loans to businesses and farms for the evaluation period.

The geographic distribution of small loans to businesses in the AA is good. In the 1999-2002 reporting period, the portion of small loans to businesses falls below the portion of businesses located in low-income CTs, but exceeds the portion of businesses located in moderate-income CTs. In 2003, the portion of small loans to businesses made in moderate-income CTs of 38 percent is near to the portion of businesses located in those geographies 39 percent. In addition, the bank's 38 percent portion of its small loans to businesses that it made in moderate-income CTs is substantially higher than

the bank's overall market share of small loans to businesses of 19 percent. Based on our sample of small loans to businesses during the period 1999-2001, the bank's geographic distribution performance in that period was not inconsistent with its lending performance in 2002.

HNB's geographic distribution of small loans to farms is adequate. For 1999-2002, 5 percent of the banks small farm loans were in low-income CTs, and that does not compare well with the 10 percent portion of small farms located in low-income CTs. However, 21 percent of small loans to farms in moderate-income CTs during this period exceeds the 18 percent of farms located in moderate-income CTs. Based on our sample of small loans to businesses during the period 1999-2001, the bank's geographic distribution performance in that period was not inconsistent with its lending performance in 2002.

Lending Gap Analysis

Analysis of the bank's overall lending activity did not reveal any conspicuous or unexplainable lending gaps within the AA.

Inside/Outside Ratio

A substantial majority of the bank's loans were originated within the bank's AA. During the 1999-2002 reporting period, 88 percent of the HMDA loans were originated within its AA. In 2003, 93 percent of the HMDA loans originated within the bank's AA. In addition, 87 percent of the small loans to businesses were originated within the bank's AA in 2002, and 95 percent in 2003. Forty-five percent of small loans to farms were originated within the bank's AA in 2002, and 51 percent in 2003. Based on our sample of small loans to businesses during the period 1999-2001, the bank's geographic distribution performance in that period was not inconsistent with its lending performance in 2002.

Distribution of Loans by Income Level of the Borrower

Overall, HNB's distribution of home purchase, home improvement, and home refinance loans to LMI individuals is excellent, and the distribution of small loans to small businesses and farms of different sizes is excellent.

Home Mortgage Products

HNB's distribution of home purchase, home improvement, and home refinance loans to LMI individuals is excellent.

Refer to Tables 8, 8a, 9, 9a, 10, and 10a in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases for the 1999-2002 and the 2003 reporting periods.

The distribution of home purchase loans by borrower income is excellent, particularly in light of the barriers that lenders face in originating home purchase loans to low-income borrowers. For the period of 1999-2002, the portion of home purchase loans made to low-income borrowers is 17 percent and is near the portion of low-income families in the AA of 20 percent. Also for this period, the portion of home purchase loans made to moderate-income borrowers is 34 percent and far exceeds the 18 percent portion of families in the AA categorized as moderate-income. In 2003, the portion of the bank's home purchase loans made to low- and moderate-income borrowers exceeds the portion of AA families in both the low- and moderate-income categories. Twenty-four percent of the bank's home purchase loans went to low-income individuals and 35 percent went to moderate-income individuals, which well exceeds the percentage of families of those income levels; that is, 19 percent for both low- and moderate-income levels.

The distribution of home improvement loans by borrower income is good. For the period of 1999-2002, 14 percent of the bank's home improvement loans went to low-income borrowers and 17 percent to moderate-income borrowers, which is near to the portion of low- and moderate-income families in the AA of 20 percent and 18 percent respectively. In 2003, 15 percent of the bank's home improvement loans was made to low-income individuals, which is near to the 19 percent of AA families that are categorized as low-income. Additionally in 2003, 26 percent of the bank's home improvement loans went to moderate-income individuals, which compares favorably to the 19 percent of AA families that are moderate-income.

The distribution of home refinance loans by borrower income is good. During 1999-2002, the portion of home refinance loans made to low-income individuals 7 percent and is below the portion of low-income families in the AA of 20 percent. The portion of home refinance loans made to moderate-income borrowers is 18 percent, which equals the 18 percent portion of families in the AA that are moderate-income. In 2003, 15 percent of the bank's home refinance loans went to low-income individuals, which is near to the 19 percent of AA families that are low-income. Additionally in 2003, 21 percent of the bank's home improvement loans went to moderate-income individuals, which compares favorably to the 19 percent of AA families that are moderate-income.

Small Loans to Businesses and Farms

The bank's distribution of small loans to businesses and farms of different sizes and incomes is excellent.

Refer to Tables 11, 11a, 12, and 12a in appendix C for the facts and data used to evaluate the borrower distribution of the bank's small loan originations to businesses and farms for the 1999-2002 and the 2003 reporting periods.

Banks are not required to report revenue information if they do not collect it as part of their underwriting process. Accordingly, 23 percent of AA businesses do not report revenue information for 2002, and 31 percent of businesses do not report revenue information for 2003. Therefore, a comparison of the bank's performance in originating

small loans to businesses with revenues of \$1 million or less compared to aggregate data is not meaningful. We compared the bank's market share of small loans to businesses with annual revenues of \$1 million or less to the bank's overall market share in making small loans to businesses. We also determined the percentage of business loans originating at \$100,000 or less.

The bank's distribution of small loans to businesses of different sizes is excellent. In 2002, HNB's market share of small loans to businesses with annual revenues of \$1 million or less is 45 percent, which compares favorably to the bank's overall market share in making small loans to businesses of 22 percent. Eighty-four percent of the bank's business loans by original amount regardless of business size originate for \$100,000 or less. In 2003, the bank's market share of small loans to businesses with annual revenues of \$1 million or less is 38 percent, and that compares favorably to the bank's overall market share in making small loans to businesses of 19 percent. Additionally, 80 percent of HNB's business loans by original amount regardless of business size originate for \$100,000 or less. Based on our sample of small loans to businesses and farms during the period 1999-2001, the bank's distribution of loans to businesses of different sizes in that period was not inconsistent with its lending performance in 2002.

The bank's distribution of small loans to farms of different sizes is excellent. In 2002, 97 percent of reported small loans originated to farms with revenues of \$1 million or less, which compares favorably to the portion of farms within the AA that has revenues of \$1 million or less of 95 percent. In addition, HNB's market share of small loans to farms with annual revenues of \$1 million or less is 65 percent, which slightly exceeds the bank's overall market share in making small loans to farms of 64 percent. Seventy-nine percent of the bank's loans to farms by original amount regardless of farm size originate for \$100,000 or less. In 2003, 95 percent of reported small loans originated to farms with revenues of \$1 million or less, which compares favorably to the portion of farms within the AA that has revenues of \$1 million or less of 93 percent. In addition, HNB's market share of small loans to farms with annual revenues of \$1 million or less is 61 percent, which equals the bank's overall market share in making small loans to farms. Seventy-one percent of the bank's loans to farms by original amount regardless of farm size originate for \$100,000 or less. Based on our sample of small loans to businesses and farms during the period 1999-2001, the bank's distribution of loans to farms of different sizes in that period was not inconsistent with its lending performance in 2002.

Community Development Lending

Refer to Table 1a Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending.

Community development lending positively affected the bank's rating. HNB originated two qualified community development loans totaling \$5.7 million. This activity is

favorable because the projects provide affordable housing for 118 low- and very low-income tenants. Affordable housing is an identified credit need in the city.

Product Innovation and Flexibility

While HNB offers traditional lending products within its assessment area, it also offers access to affordable housing loan products through the Wyoming Community Development Authority (WCDA). HNB originated 539 WCDA loans totaling \$27 million that all involved the completion of affordable housing units typically for low- and moderate-income borrowers.

Investments

Refer to Table 14 in appendix C for facts and data used to evaluate the bank's level of qualified investments.

Performance under the investment test is rated outstanding. We considered community development opportunities in the assessment area, as well as the capacity for the local infrastructure to create qualified investments. Opportunities for qualified investments are limited due to the AA's relatively sparse population. Community contacts and contextual research identified a need for affordable housing and small business development.

The bank's volume of investments is excellent, given its size and the low level of community development opportunities in the assessment area. During the evaluation period, HNB made qualified investments totaling \$900,000 and provided an additional \$121,000 in qualifying grants to organizations within the AA. Significant investments include purchasing \$500,000 in bonds of an entity that administers several federal programs for the financing of housing for the State of Wyoming and more than \$40,000 in grants to an organization that promotes small business and economic growth in the City of Casper.

The investments are responsive to the credit and community development needs of the assessment area. Many of the investments addressed community needs for affordable housing and economic development through lending to small businesses. In addition, contacts with community organizations recognized the bank's support and construction and term financing for complex low-income housing tax credit projects in the assessment area.

None of the investments was considered innovative or complex.

Services

Refer to Table 15 in appendix C for facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the service test is rated outstanding.

The bank's delivery systems are accessible to essentially all census tracts and individuals of different income levels in the assessment area. The assessment area has no low-income and four moderate-income census tracts. Moderate-income geographies contain 33 percent of the bank's branches and 25 percent of its automated teller machines (ATMs) compared to 22 percent of assessment area geographies. This exceeds the percentage of low- and moderate-income population that resides in these areas. The downtown drive-through facility does not offer full financial services. The grocery store location does not have drive-through capability, but offers extended opening hours through the week and all day Saturday. HNB offers full financial services at all other office locations. HNB opened an office located in a grocery store and three ATMs during the assessment period. HNB's hours of operation are good. Individual branches differ in the exact hours of operation, but typical lobby hours are Monday through Friday from 9 a.m. until 5 p.m. with extended lobby hours either Friday evening or Saturday morning. The grocery store branch is open until 7 p.m. during the week and from 10 a.m. to 5 p.m. on Saturdays. HNB has various checking and deposit products, including Internet banking service and telephone banking, a toll-free, 24-hour service providing customer account access, allowing funds transfers, account verification, and deposit verification.

HNB's community development services are excellent. HNB representatives used their financial expertise to provide services to more than 20 organizations serving in the assessment area. These representatives provided technical assistance to entities that support small business owners and economic development in areas including moderate-income geographies, entities that support affordable housing in the assessment area, and organizations that provide assistance to low- and moderate-income individuals. Based on community development services needs as expressed by community contacts in the assessment area, HNB representatives' services were targeted to identified community development service needs. The bank's performance under the service test is rated outstanding.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

Appendix A:

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Appendix B: Market Profiles for Full-Scope Areas

Casper, Wyoming MSA and Census Tract 9567.00

Demographic Information for Natrona County and Census Tract 9567.00 in Converse County, Wyoming						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	18	0.00	22.22	61.11	16.67	0.00
Population by Geography	69,025	0.00	19.56	58.53	21.91	0.00
Owner-Occupied Housing by Geography	19,498	0.00	17.42	60.94	21.63	0.00
Business by Geography	6,143	0.00	39.15	54.19	6.66	0.00
Farms by Geography	175	0.00	25.71	57.72	16.57	0.00
Family Distribution by Income Level	18,507	19.32	19.06	23.35	38.28	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	7,102	0.00	27.81	58.31	13.88	0.00
Median Family Income HUD Adjusted Median Family Income for 2000 Households Below Poverty Level		45,475 \$51,511 11.67%	Median Housing Value Unemployment Rate (1990 US Census)	\$106,804 2.80%		

(*)The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2003 HUD updated MFI

Appendix C: Content of Standard Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the metropolitan area (MA) /assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Qs&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units

throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: WYOMING				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses****		Small Loans to Farms****		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Casper MSA + CT 9567	100.00	2,784	182,476	637	39,663	38	2,397	0	0	3,459	224,536	100.00

* Loan Data for the period of January 1, 1999 through December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is November 30, 1998 through November 29, 2004. Totals for these loans appear on the following table.

*** Deposit Data as of September 30, 2004. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**** The bank was not required to retain Small Loans to Businesses and Small Loans to Farms Data prior to January 1, 2002. Totals represent Small Loans to Businesses and Small Loans to Farms Data for the period of January 1, 2002 through December 31, 2002 only.

Table 1a. Lending Volume

LENDING VOLUME		Geography: WYOMING				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2003						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Casper MSA + CT 9567	100.00	562	44,226	587	43,142	42	3,036	2	5,685	1,193	96,089	100.00

* Loan Data for the period of January 1, 2002 through December 31, 2003. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is November 30, 1998 through November 29, 2004.

*** Deposit Data as of September 30, 2004. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WYOMING					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share (%) by Geography T				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Casper MSA + CT 9567	1,337	100.00	4.11	2.09	12.62	16.01	51.20	50.86	32.07	31.04	1.02	0.00	0.00	1.54	0.65	

* Based on 2002 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Casper MSA + CT 9567	189	100.00	0.00	0.00	17.42	13.23	60.94	65.08	21.63	21.69	10.04	0.00	8.59	10.31	10.28	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: WYOMING				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Casper MSA + CT 9567	328	100.00	4.11	3.05	12.62	11.28	51.20	50.61	32.07	35.06	29.59	16.67	25.00	30.59	32.00					

* Based on 2002 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Casper MSA + CT 9567	46	100.00	0.00	0.00	17.42	15.22	60.94	50.00	21.63	34.78	27.22	0.00	19.44	24.21	42.11					

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Casper MSA + CT 9567	1,110	100.00	4.11	0.90	12.62	6.85	51.20	48.56	32.07	43.69	0.98	0.00	1.78	0.99	0.87	

* Based on 2002 US Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Casper MSA + CT 9567	326	100.00	0.00	0.00	17.42	10.43	60.94	62.58	21.63	26.99	8.50	0.00	7.80	8.60	8.56	

* Based on 2003 US Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WYOMING					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share (%) by Geography [*]				
MA/Assessment Area	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans						
Casper MSA + CT 9567	9	100.00	16.65	22.22	2.05	0.00	30.73	33.33	50.57	44.44	25.00	0.00	0.00	0.00	100.00	

^{*} Based on 2002 Peer Mortgage Data: Western Region.

^{**} Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

^{***} Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography [*]				
MA/Assessment Area	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans						
Casper MSA + CT 9567	1	100.00	0.00	0.00	39.26	0.00	28.77	100.00	31.97	0.00	20.00	0.00	0.00	33.33	0.00	

^{*} Based on 2003 Peer Mortgage Data: Western Region.

^{**} Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

^{***} Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: WYOMING					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Casper MSA + CT 9567	637	100.00	25.35	10.68	12.86	14.60	40.99	50.08	20.80	24.65	21.97	12.21	24.93	22.23	26.61									

* Based on 2002 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2002.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Casper MSA + CT 9567	587	100.00	0.00	0.00	39.15	38.16	46.05	44.80	14.80	17.04	18.95	0.00	20.70	16.43	22.83									

* Based on 2003 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2003.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WYOMING					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans						
Casper MSA + CT 9567	38	100.00	10.20	5.26	18.37	21.05	46.26	57.89	25.17	15.79	63.71	66.67	42.11	43.14	75.00	

^{*} Based on 2002 Peer Small Business Data: US.

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet 2002.

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans						
Casper MSA + CT 9567	42	100.00	0.00	0.00	39.15	2.38	46.05	73.81	14.80	23.81	60.90	0.00	25.00	43.06	66.67	

^{*} Based on 2003 Peer Small Business Data: US.

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet 2003.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WYOMING				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans					
Casper MSA + CT 9567	1,337	100.00	20.28	17.00	17.65	34.38	24.55	27.34	37.51	21.27	1.21	0.00	2.05	0.85	1.24

* Based on 2002 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for [Percentage] of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans					
Casper MSA + CT 9567	189	100.00	19.32	23.81	19.06	35.45	23.35	20.11	38.28	20.63	11.48	20.27	12.88	8.54	8.48

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for [Percentage] of loans originated and purchased by Bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WYOMING				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share [*]				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total	% Families ^{**}	% BANK Loans ^{***}	% Families ^{**}	% BANK Loans ^{***}	% Families ^{**}	% BANK Loans ^{***}	% Families ^{**}	% BANK Loans ^{***}						
Casper MSA + CT 9567	328	100.00	20.28	14.02	17.65	17.38	24.55	34.15	37.51	34.45	30.67	53.33	28.57	33.33	24.59	

^{*} Based on 2002 Peer Mortgage Data: Western Region.

^{**} Percentage of Families is based on the 1990 Census information.

^{***} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share [*]				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total	% Families ^{***}	% BANK Loans ^{***}	% Families ^{**}	% BANK Loans ^{***}	% Families ^{**}	% BANK Loans ^{***}	% Families ^{**}	% BANK Loans ^{***}						
Casper MSA + CT 9567	46	100.00	19.32	15.22	19.06	26.09	23.35	26.09	38.28	32.61	28.40	33.33	31.58	23.53	28.85	

^{*} Based on 2003 Peer Mortgage Data: Western Region.

^{**} Percentage of Families is based on the 2000 Census information.

^{***} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***						
Casper MSA + CT 9567	1,110	100.00	20.28	7.47	17.65	17.50	24.55	25.16	37.51	49.86	1.31	2.40	1.04	1.20	1.30	

*Based on 2002 Peer Mortgage Data: Western Region.

** Percentage of Families is based on the 1999 Census information.

*** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans***	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans****						
Casper MSA + CT 9567	326	100.00	19.32	14.95	19.06	21.18	23.35	27.73	38.28	36.14	10.35	14.33	9.23	9.58	10.55	

* Based on 2003 Peer Mortgage Data: Western Region.

** Percentage of Families is based on the 2000 Census information.

*** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WYOMING			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Casper MSA + CT 9567	637	100.00	72.05	88.23	83.83	12.24	3.92	21.97	44.94

* Based on 2002 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.07 of small loans to businesses originated and purchased by the Bank.

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WYOMING			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Casper MSA + CT 9567	587	100.00	63.54	92.16	80.07	14.31	5.62	18.95	37.75

* Based on 2003 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.07 of small loans to businesses originated and purchased by the Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING		Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Casper MSA + CT 9567	637	100.00	72.05	88.23	83.83	12.24	3.92	21.97	44.94

* Based on 2002 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.07 of small loans to businesses originated and purchased by the Bank.

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Casper MSA + CT 9567	587	100.00	63.54	92.16	80.07	14.31	5.62	18.95	37.75

* Based on 2003 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.07 of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WYOMING			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Casper MSA + CT 9567	38	100.00	95.24	97.37	78.95	18.42	2.63	63.71	65.00

* Based on 2002 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

***Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.04% of small loans to farms originated and purchased by Bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WYOMING			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Casper MSA + CT 9567	42	100.00	92.57	95.24	71.43	21.43	7.14	60.90	61.24

* Based on 2003 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

***Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.04% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS										Geography: WYOMING		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2003					
MA/Assessment Area:	Prior Period Investments [*]		Current Period Investments				Total Investments			Unfunded Commitments ^{**}							
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)								
Casper MSA + CT 9567	0	0	54	1,021	54	1,021	100.00	0	0								

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		Geography: WYOMING		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2003					
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population											
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography											
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp								
Casper MSA + CT 9567	100.00	6	100.00	0.00	33.33	66.67	0.00	1	1	0	1	-1	0	0.00	19.56	58.53	21.91								

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.