High Country Bancorp, Inc.
Consolidated Statement of Financial Condition
As of September 30, 2012 and June 30, 2012
Unaudited

	September 30, 2012	June 30, 2012
Assets		
Cash and Equivalents	$ 18,346,086	$ 15,733,525
Investment Securities Held to Maturity		
Mortgage Pool Securities Available for Sale	7,990,751	7,870,586
Other Investment Securities Available for Sale	3,386,238	10,071,154
Mortgage Pool Securities Held to Maturity	5,993,773	3,613,586
Other Investment Securities Held to Maturity	11,291,394	5,250,826
Total Investment Securities	28,662,156	26,806,152
Loans Held for Sale	177,080	173,250
Loans Held for Investment		
Commercial, Financial and Agricultural Loans	16,008,381	16,647,540
Real Estate Construction	5,698,450	5,053,450
Real Estate Mortgage Loans	105,130,025	105,962,662
Consumer loans	5,076,488	5,230,415
Total Loans Held for Investment	131,913,344	132,894,067
Less:		
Undisbursed Portion of Loans in Process	(2,182,845)	(2,205,849)
Deferred Loan Origination Fees	(568,819)	(577,393)
Allowance for Loan Losses	(1,441,555)	(1,452,765)
Total Loans Held for Investment, net	127,720,125	128,658,060
FHLBank/ FRB stock, at cost	1,253,500	2,267,900
Accrued Interest Receivable	806,877	808,265
Other Real Estate and Repossessed Assets, net	1,068,540	2,086,608
Office and Equipment, net	6,306,753	6,324,499
Deferred Income Taxes	1,074,000	811,000
Prepaid Expenses and Other Assets	1,272,938	1,324,343
Total Assets	$ 186,688,055	$ 184,993,602
Liabilities		
Deposits	$ 161,990,511	$ 161,233,716
FHLBank Advances	200,000	200,000
Accrued Income Taxes and Other Liabilities	1,679,748	1,273,042
Total Liabilities	163,870,259	162,706,758
Total Equity Capital	22,817,796	22,286,844
Total Liabilities and Equity Capital	$ 186,688,055	$ 184,993,602

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High Country Bancorp, Inc.
Consolidated Statement of Operations
Three Months ended September 30, 2012 and 2011
(Unaudited)

	2012	2011
Interest Income		
Interest-Earning Deposit Accounts	$ 6,711	$ 8,453
Mortgage Pool Securities	59,902	56,571
Other Investment Securities	78,221	71,856
Interest and Fees on Loans	2,155,627	2,267,694
Total Interest Income	2,300,461	2,404,574
Interest Expense		
Deposits	209,688	351,863
FHLBank Advances	2,695	15,449
Total Interest Expense	212,383	367,312
Net Interest Income Before Provision for Losses on Interest-Earning Assets	2,088,078	2,037,262
Net Provision for Losses on Interest-Earning Assets	-	180,000
Net Interest Income After Provision for Losses on Interest-Earning Assets	2,088,078	1,857,262
Noninterest Income		
Service Charges on Deposit Accounts	75,841	77,717
Income on Loans Sold	220,126	97,299
Other Noninterest Income	109,953	92,885
Gain on Sale of Property	-	9,776
Total Noninterest Income	405,920	277,677
Noninterest Expense		
Personnel Compensation and Benefits	997,270	938,538
Occupancy, Equipment & DP Expense	373,166	357,203
Insurance and Professional Fees	95,975	80,291
Expense on Noninterest Earning Assets	160,476	140,459
Other Noninterest Expenses	125,035	135,385
Total Noninterest Expense	1,751,922	1,651,876
Net Income Before Provision for Income Taxes	742,076	483,063
Net Provision for Income Taxes	282,920	171,820
Net Income After Provision for Income Taxes	$ 459,156	$ 311,243
Basic Earnings per Share	$ 0.53	$ 0.36
Fully Diluted Earning per Share	$ 0.53	$ 0.36
Weighted Average Common Shares Outstanding		
Basic	868,701	860,501
Diluted	868,701	860,501