

STATE OF WYOMING
DIVISION OF BANKING

Mar 2016
(000 Omitted)

	(26) STATE BANKS <small>(56 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(16 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	75,280	27,029	102,309
b. Interest-bearing balances	302,504	452,547	755,051
Securities			
a. Held-to-maturity securities	166,600	59,596	226,196
b. Available-for-sale securities	1,458,025	912,413	2,370,438
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	31,981	13,000	44,981
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	24,899	6,694	31,593
b. Loans & leases, net of unearned income	3,218,162	731,156	3,949,318
c. LESS: Allowance for loan and lease losses	53,655	12,265	65,920
d. Loans & leases, net of unearned income & allowance	3,164,507	718,891	3,883,398
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	143,628	23,672	167,300
Other real estate owned	5,678	2,470	8,148
Investments in unconsolidated subsidiaries and associated companies	0	0	0
Direct and indirect investments in real estate ventures	0	0	0
Intangible assets:			
a. Goodwill	10,173	370	10,543
b. Other Intangible assets	2,589	1,975	4,564
Other assets	113,093	38,756	151,849
TOTAL ASSETS	5,498,957	2,257,413	7,756,370
LIABILITIES			
Deposits			
a. In domestic offices	4,813,868	2,003,974	6,817,842
1. Noninterest bearing	982,308	496,935	1,479,243
2. Interest bearing	3,831,560	1,507,039	5,338,599
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	1,110	595	1,705
b. Securities sold under agreements to repurchase	37,290	10,145	47,435
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	50,480	2,063	52,543
Subordinated notes and debentures	0	0	0
Other liabilities	16,966	10,712	27,678
TOTAL LIABILITIES	4,919,714	2,027,489	6,947,203
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,023	2,320	23,343
Surplus	208,235	11,613	219,848
a. Retained earnings	340,335	207,713	548,048
b. Accumulated other comprehensive income	9,650	8,278	17,928
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	579,243	229,924	809,167
TOTAL LIABILITIES AND EQUITY CAPITAL	5,498,957	2,257,413	7,756,370

* The information contained in the Abstract Report reflects the 26 state-chartered and 6 nationally-chartered banks (including Federal thrifts) in the State of Wyoming and their 72 branches. There are also 12 banks, chartered out-of-state, with 118 branches in Wyoming. Total state and national banking locations in Wyoming - 222.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Mar 2015	Mar 2016
BANK OF STAR VALLEY	Afton	87,363	96,344	90,126	96,412
SECURITY STATE BANK	Basin	202,564	200,236	198,941	198,729
BUFFALO FEDERAL BANK*	Buffalo	60,955	69,555	62,532	69,890
FIRST NORTHERN BANK OF WYOMING	Buffalo	170,334	179,154	185,138	187,203
JONAH BANK OF WYOMING	Casper	171,338	180,395	173,959	179,088
CHEYENNE STATE BANK	Cheyenne	31,868	30,037	30,971	28,555
SECURITY FIRST BANK	Cheyenne	40,472	39,066	39,570	40,224
WYOMING BANK & TRUST	Cheyenne	81,797	87,568	90,759	92,068
THE CONVERSE COUNTY BANK	Douglas	142,891	151,672	147,975	150,117
STATE BANK	Green River	20,452	20,243	20,122	19,824
OREGON TRAIL BANK	Guernsey	15,655	17,728	15,741	20,017
BANK OF JACKSON HOLE	Jackson	392,951	443,027	383,443	443,201
ROCKY MOUNTAIN BANK	Jackson	152,387	181,479	156,874	189,831
CENTRAL BANK AND TRUST	Lander	95,545	98,055	95,953	100,633
WYOMING STATE BANK	Laramie	101,836	115,296	101,594	116,594
LUSK STATE BANK	Lusk	28,695	29,605	30,473	31,444
UINTA BANK	Mountain View	48,364	52,122	48,473	48,117
FIRST STATE BANK OF NEWCASTLE	Newcastle	35,336	37,271	34,753	36,606
FARMERS STATE BANK	Pine Bluffs	9,303	12,204	11,064	12,477
COWBOY STATE BANK	Ranchester	23,964	27,186	23,969	27,726
BANK OF COMMERCE	Rawlins	56,566	66,706	58,054	63,574
WYOMING COMMUNITY BANK	Riverton	74,522	77,420	74,771	77,063
RSNB BANK	Rock Springs	70,815	68,868	66,290	86,661
SUNDANCE STATE BANK	Sundance	85,116	96,030	88,641	99,785
PINNACLE BANK - WYOMING	Torrington	498,450	543,089	506,004	553,213
PLATTE VALLEY BANK	Torrington	265,740	269,372	266,666	274,009
TOTAL LOANS - STATE BANKS		2,965,279	3,189,728	3,002,856	3,243,061

* Converted to state charter May 31, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Mar 2015	Mar 2016
HILLTOP NATIONAL BANK	Casper	248,070	254,508	245,304	255,228
FIRST NATIONAL BANK OF GILLETTE	Gillette	128,546	123,089	127,030	118,410
BIG HORN FEDERAL SAVINGS BANK	Greybull	97,258	93,741	92,895	93,785
SUMMIT NATIONAL BANK	Hulett	42,755	49,681	45,097	52,114
THE RAWLINS NATIONAL BANK	Rawlins	71,627	76,551	73,060	76,965
FIRST FEDERAL SAVINGS BANK	Sheridan	126,025	140,237	126,297	141,348
TOTAL LOANS - NATIONAL BANKS		714,281	737,807	709,683	737,850

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Mar 2015	Mar 2016
BANK OF STAR VALLEY	Afton	115,235	130,232	121,153	135,574
SECURITY STATE BANK	Basin	307,543	274,652	282,903	271,020
BUFFALO FEDERAL BANK*	Buffalo	94,679	93,542	93,720	90,135
FIRST NORTHERN BANK OF WYOMING	Buffalo	248,545	254,594	239,710	244,912
JONAH BANK OF WYOMING	Casper	276,172	258,924	270,236	248,744
CHEYENNE STATE BANK	Cheyenne	35,137	36,077	37,636	39,437
SECURITY FIRST BANK	Cheyenne	63,127	62,907	67,013	65,165
WYOMING BANK & TRUST	Cheyenne	128,311	149,619	134,750	145,606
THE CONVERSE COUNTY BANK	Douglas	456,899	508,605	462,403	473,142
STATE BANK	Green River	32,682	33,137	35,590	33,614
OREGON TRAIL BANK	Guernsey	30,661	33,853	30,239	31,762
BANK OF JACKSON HOLE	Jackson	546,143	540,314	507,357	545,524
ROCKY MOUNTAIN BANK	Jackson	170,409	198,465	187,462	203,191
CENTRAL BANK AND TRUST	Lander	130,753	135,575	136,251	133,784
WYOMING STATE BANK	Laramie	144,809	153,952	147,699	144,098
LUSK STATE BANK	Lusk	53,011	51,379	51,645	49,424
UINTA BANK	Mountain View	103,707	119,288	107,633	125,331
FIRST STATE BANK OF NEWCASTLE	Newcastle	136,161	134,310	134,517	131,191
FARMERS STATE BANK	Pine Bluffs	28,380	20,273	20,557	21,265
COWBOY STATE BANK	Ranchester	38,267	38,714	38,652	37,500
BANK OF COMMERCE	Rawlins	112,501	111,686	114,279	113,263
WYOMING COMMUNITY BANK	Riverton	118,490	122,275	117,340	116,915
RSNB BANK	Rock Springs	333,279	332,073	340,002	337,323
SUNDANCE STATE BANK	Sundance	165,297	168,860	163,612	164,607
PINNACLE BANK - WYOMING	Torrington	589,745	627,799	592,774	619,654
PLATTE VALLEY BANK	Torrington	271,815	290,632	274,726	291,687
TOTAL DEPOSITS - STATE BANKS		4,731,758	4,881,737	4,709,859	4,813,868

* Converted to state charter May 31, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

62.67%

65.34%

63.76%

67.37%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

FIRST NATIONAL BANK OF GILLETTE	LOCATION	Dec 2014	Dec 2015	Mar 2015	Mar 2016
HILLTOP NATIONAL BANK	Casper	634,909	826,432	654,309	856,600
FIRST NATIONAL BANK OF GILLETTE	Gillette	516,742	542,443	524,987	520,682
BIG HORN FEDERAL SAVINGS BANK	Greybull	199,969	200,325	201,648	199,888
SUMMIT NATIONAL BANK	Hulett	55,443	54,378	52,378	58,331
THE RAWLINS NATIONAL BANK	Rawlins	147,140	149,630	148,079	147,369
FIRST FEDERAL SAVINGS BANK	Sheridan	175,102	210,904	188,609	221,104
TOTAL DEPOSITS - NATIONAL BANKS		1,729,305	1,984,112	1,770,010	2,003,974

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	41.30%	37.19%	40.09%	36.82%
ALL BANKS LOAN/DEPOSIT RATIOS	56.95%	57.20%	57.29%	58.39%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Mar 2015	Mar 2016
BANK OF STAR VALLEY	Afton	131,748	150,567	137,367	157,527
SECURITY STATE BANK	Basin	356,110	322,578	329,020	318,934
BUFFALO FEDERAL BANK*	Buffalo	106,917	106,394	106,248	105,199
FIRST NORTHERN BANK OF WYOMING	Buffalo	275,025	281,901	279,219	278,308
JONAH BANK OF WYOMING	Casper	302,416	287,530	297,406	278,603
CHEYENNE STATE BANK	Cheyenne	41,146	42,197	43,712	45,622
SECURITY FIRST BANK	Cheyenne	69,762	69,660	73,748	72,068
WYOMING BANK & TRUST	Cheyenne	145,861	169,109	152,577	166,559
THE CONVERSE COUNTY BANK	Douglas	500,253	554,316	509,173	520,069
STATE BANK	Green River	37,768	38,260	40,689	38,766
OREGON TRAIL BANK	Guernsey	33,841	38,341	33,483	36,141
BANK OF JACKSON HOLE	Jackson	609,311	608,408	572,672	615,277
ROCKY MOUNTAIN BANK	Jackson	218,231	248,436	235,636	252,733
CENTRAL BANK AND TRUST	Lander	153,324	158,375	159,072	156,941
WYOMING STATE BANK	Laramie	164,434	173,735	167,085	163,994
LUSK STATE BANK	Lusk	59,290	58,008	57,825	55,783
UINTA BANK	Mountain View	119,778	133,405	124,347	138,211
FIRST STATE BANK OF NEWCASTLE	Newcastle	155,958	154,845	154,705	152,088
FARMERS STATE BANK	Pine Bluffs	30,309	22,812	22,478	23,835
COWBOY STATE BANK	Ranchester	42,066	44,232	42,524	43,198
BANK OF COMMERCE	Rawlins	127,127	127,003	129,462	129,080
WYOMING COMMUNITY BANK	Riverton	136,202	142,835	135,204	138,574
RSNB BANK	Rock Springs	377,032	376,297	384,677	382,633
SUNDANCE STATE BANK	Sundance	181,201	185,891	180,674	182,688
PINNACLE BANK - WYOMING	Torrington	682,294	713,926	685,147	704,552
PLATTE VALLEY BANK	Torrington	323,286	339,906	326,719	341,574
TOTAL ASSETS - STATE BANKS		5,380,690	5,548,967	5,380,869	5,498,957

* Converted to state charter May 31, 2014

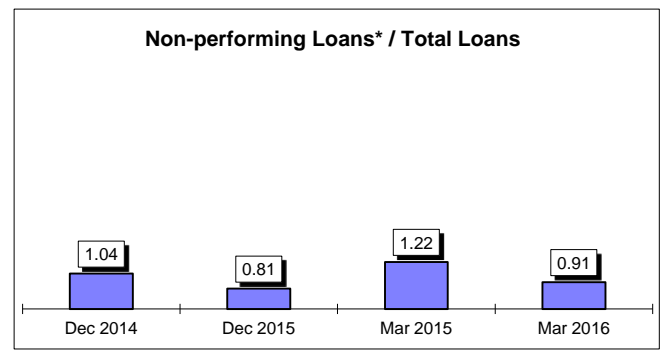
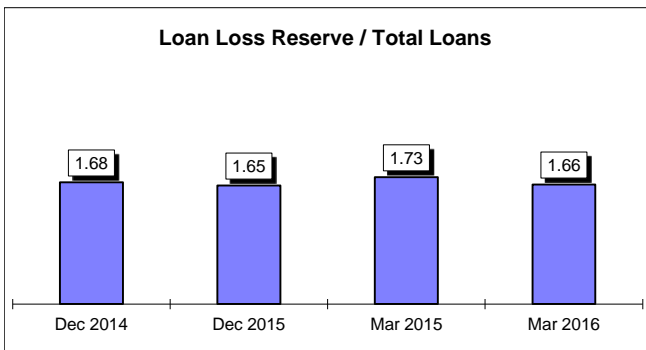
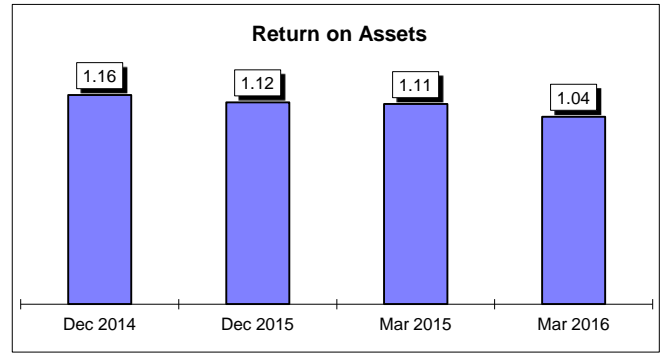
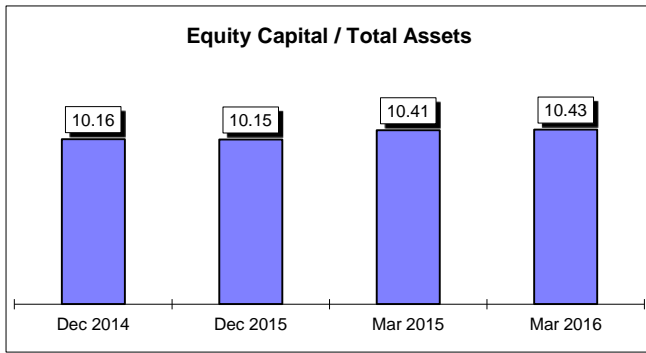
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Mar 2015	Mar 2016
HILLTOP NATIONAL BANK	Casper	706,956	904,132	730,478	937,398
FIRST NATIONAL BANK OF GILLETTE	Gillette	578,170	605,485	589,193	587,117
BIG HORN FEDERAL SAVINGS BANK	Greybull	230,251	235,505	232,164	233,177
SUMMIT NATIONAL BANK	Hulett	62,210	63,170	59,329	67,968
THE RAWLINS NATIONAL BANK	Rawlins	165,206	169,176	166,663	168,471
FIRST FEDERAL SAVINGS BANK	Sheridan	221,599	252,393	230,536	263,282
TOTAL ASSETS - NATIONAL BANKS		1,964,392	2,229,861	2,008,363	2,257,413

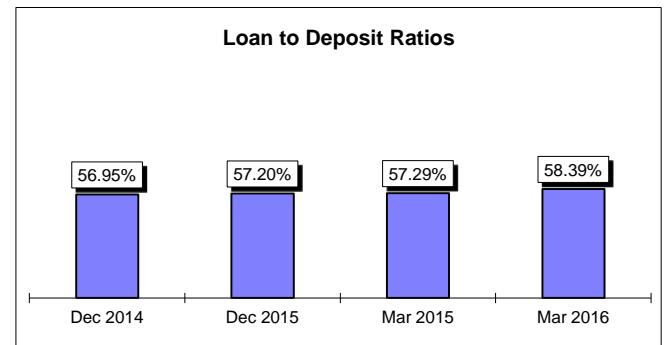
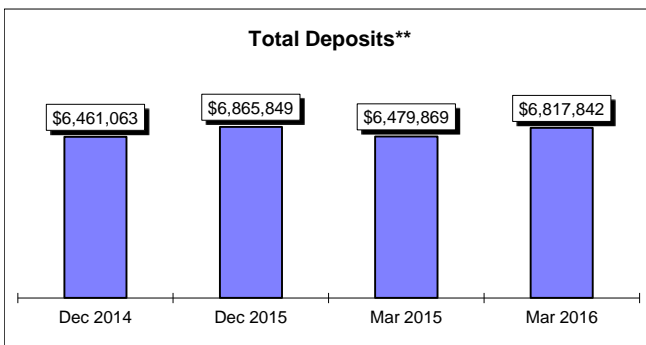
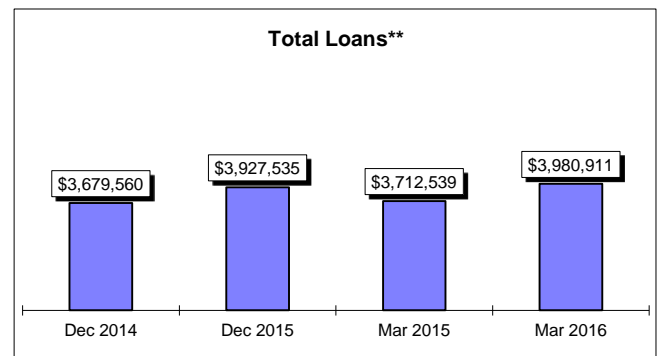
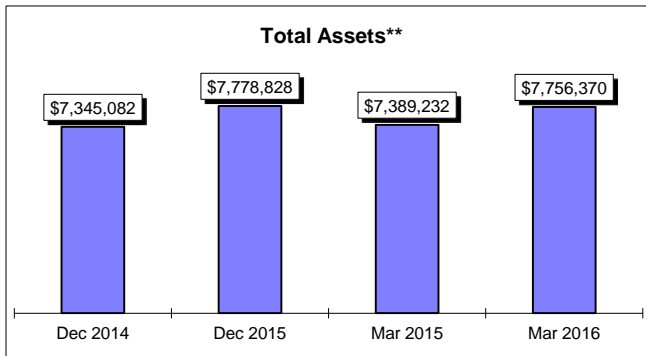
Federal Savings Banks added to report beginning March 2014

**WYOMING
STATE AND NATIONAL BANKS
March 31, 2016**

Graph A



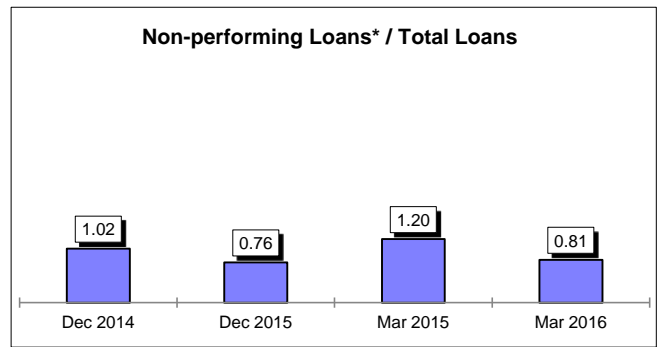
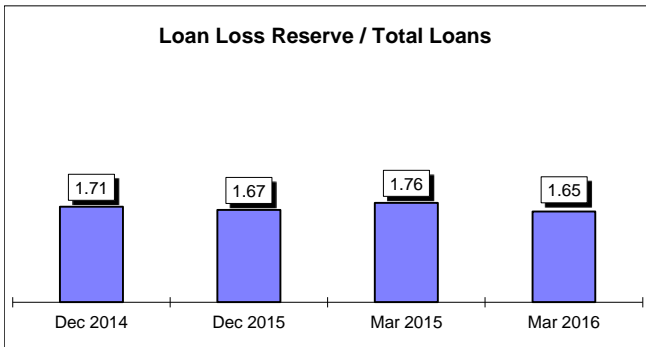
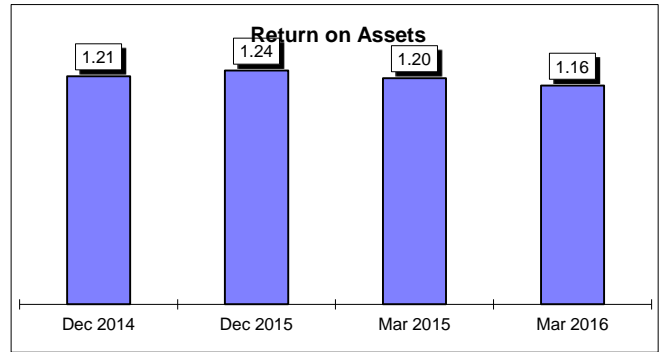
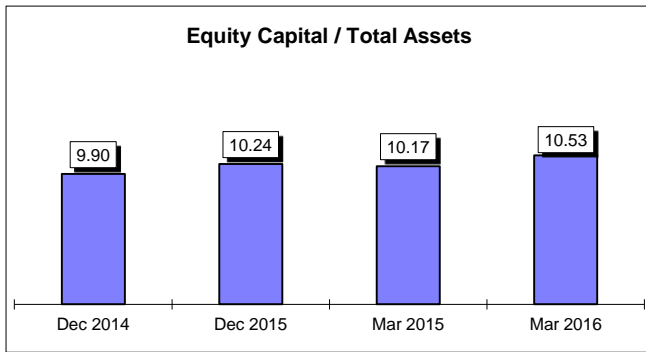
*Non-performing = 90+ days past due plus nonaccrual totals



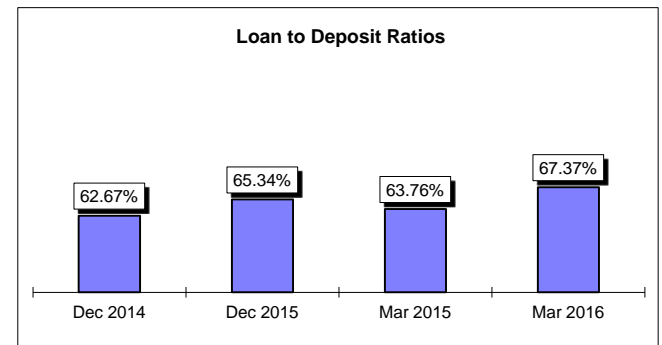
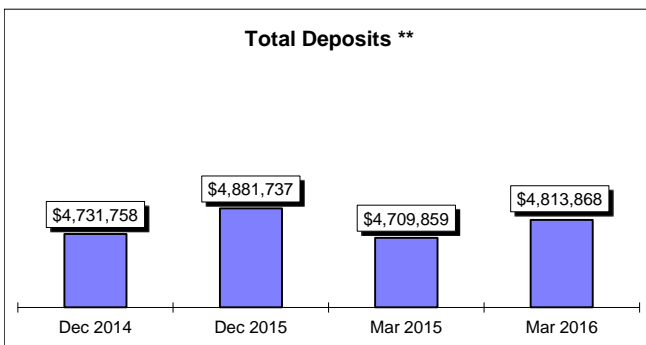
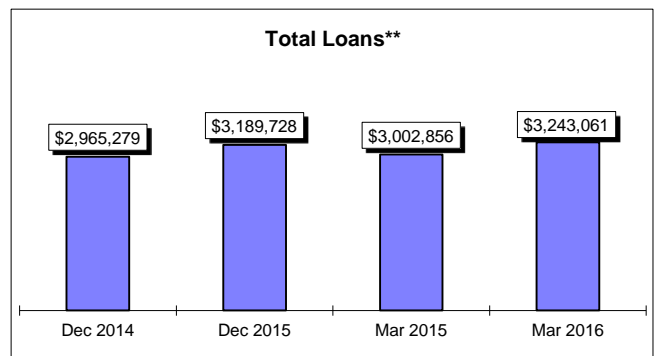
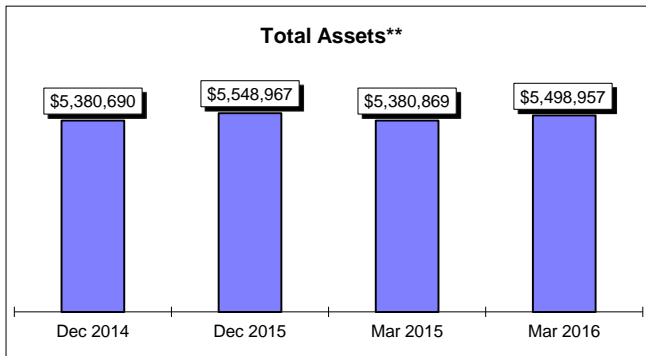
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WYOMING
STATE BANKS
March 31, 2016

Graph B



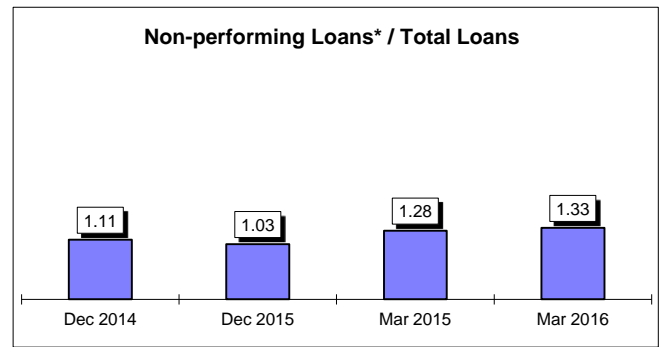
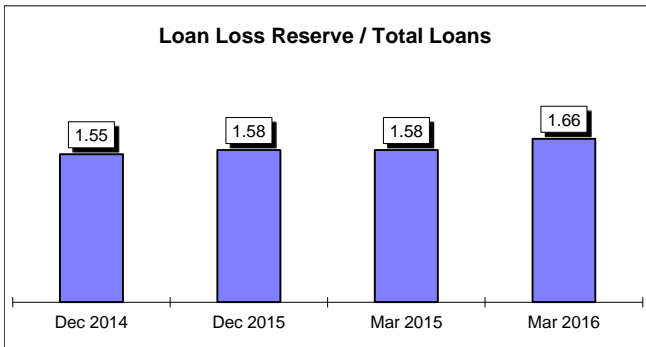
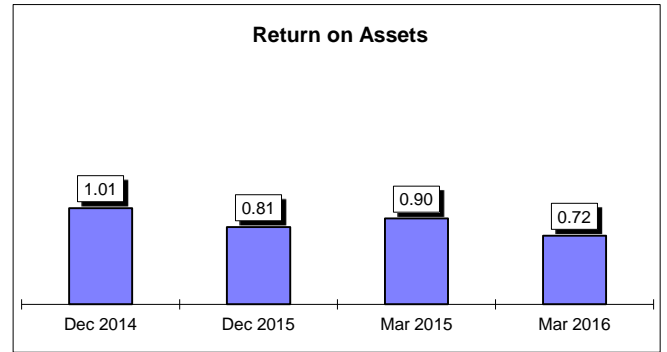
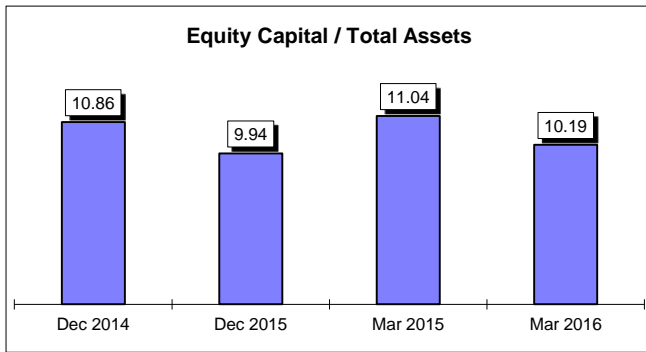
*Non-performing = 90+ days past due plus nonaccrual totals



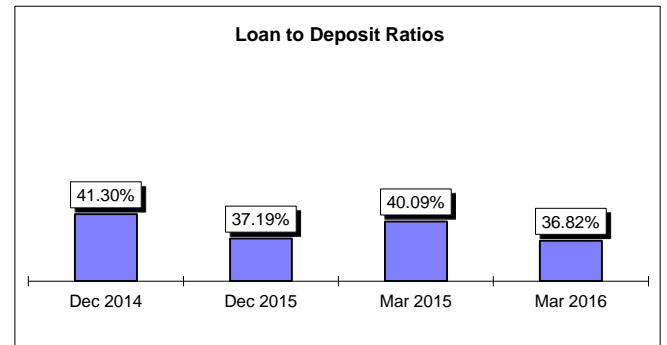
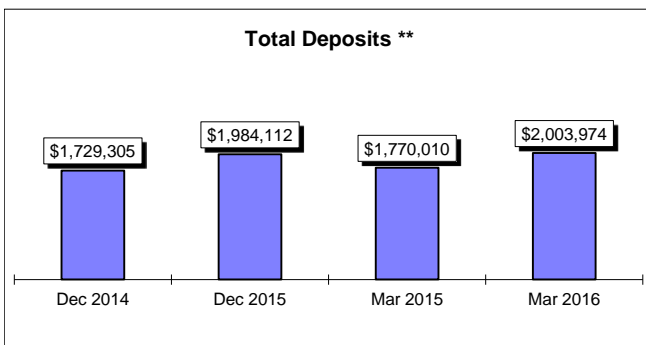
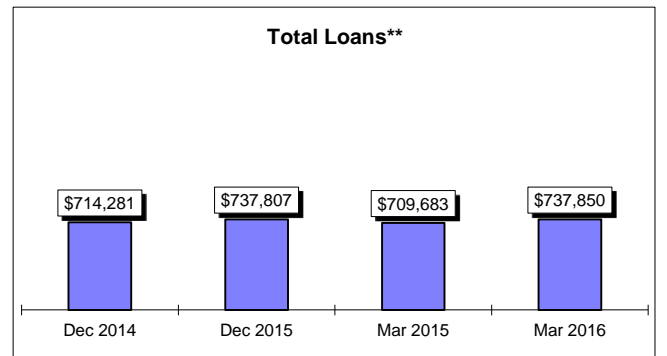
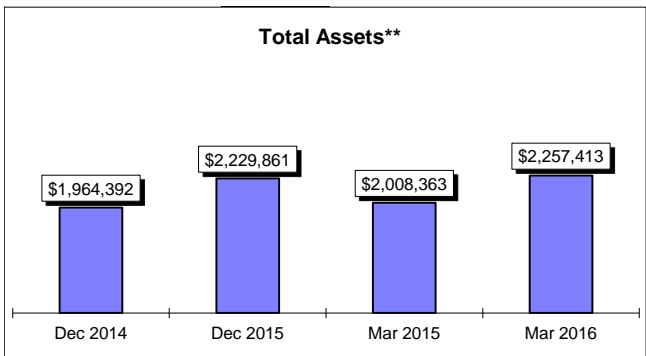
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**WYOMING
NATIONAL BANKS
March 31, 2016**

Graph C



*Non-performing = 90+ days past due plus nonaccrual totals



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