

STATE OF WYOMING
DIVISION OF BANKING

Mar 2017
(000 Omitted)

	(26) STATE BANKS	(6) NATIONAL BANKS	COMBINED TOTALS
	(57 BRANCHES*)	(15 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	87,367	24,046	111,413
b. Interest-bearing balances	423,225	268,539	691,764
Securities			
a. Held-to-maturity securities	191,273	60,995	252,268
b. Available-for-sale securities	1,343,881	942,466	2,286,347
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	39,412	20,458	59,870
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	16,515	4,990	21,505
b. Loans & leases, net of unearned income	3,671,546	791,447	4,462,993
c. LESS: Allowance for loan and lease losses	59,646	13,972	73,618
d. Loans & leases, net of unearned income & allowance	3,611,900	777,475	4,389,375
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	150,116	23,476	173,592
Other real estate owned	6,217	995	7,212
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	8,396	370	8,766
b. Other Intangible assets	2,153	2,255	4,408
Other assets	135,281	45,890	181,171
TOTAL ASSETS	6,015,736	2,171,955	8,187,691
LIABILITIES			
Deposits			
a. In domestic offices	5,269,621	1,915,465	7,185,086
1. Noninterest bearing	1,042,147	369,204	1,411,351
2. Interest bearing	4,227,474	1,546,261	5,773,735
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	15,924	0	15,924
b. Securities sold under agreements to repurchase	34,819	14,804	49,623
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	49,242	1,542	50,784
Subordinated notes and debentures	0	0	0
Other liabilities	19,217	12,278	31,495
TOTAL LIABILITIES	5,388,823	1,944,089	7,332,912
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,613	2,320	25,933
Surplus	226,302	11,613	237,915
a. Retained earnings	382,407	219,868	602,275
b. Accumulated other comprehensive income	(5,410)	(5,935)	(11,345)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	626,912	227,866	854,778
TOTAL LIABILITIES AND EQUITY CAPITAL	6,015,736	2,171,955	8,187,691

* The information contained in the Abstract Report reflects the 26 state-chartered and 6 nationally-chartered banks and thrifts in the State of Wyoming (with 72 branches in the State). 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 2015	Dec 2016	Mar 2016	Mar 2017
Bank of Star Valley	Afton	96,344	96,333	96,412	94,527
Security State Bank	Basin	200,236	189,811	198,729	186,617
Buffalo Federal Bank	Buffalo	69,555	71,777	69,890	71,611
First Northern Bank of Wyoming	Buffalo	179,154	199,194	187,203	206,707
Jonah Bank of Wyoming	Casper	180,395	192,137	179,088	191,759
Cheyenne State Bank	Cheyenne	30,037	30,072	28,555	29,750
Security First Bank	Cheyenne	39,066	39,197	40,224	38,090
Wyoming Bank & Trust	Cheyenne	87,568	98,417	92,068	93,300
The Converse County Bank	Douglas	151,672	163,071	150,117	162,652
State Bank	Green River	20,243	18,355	19,824	18,055
Oregon Trail Bank	Guernsey	17,728	23,638	20,017	24,916
Bank of Jackson Hole	Jackson	443,027	476,555	443,201	481,353
Rocky Mountain Bank	Jackson	181,479	198,351	189,831	213,481
Central Bank and Trust	Lander	98,055	91,381	100,633	91,358
Western States Bank*	Laramie	115,296	360,982	116,594	363,595
Lusk State Bank	Lusk	29,605	31,936	31,444	32,094
Uinta Bank	Mountain View	52,122	47,565	48,117	46,772
First State Bank of Newcastle	Newcastle	37,271	38,224	36,606	39,060
Farmers State Bank	Pine Bluffs	12,204	14,033	12,477	13,813
Cowboy State Bank	Ranchester	27,186	29,082	27,726	27,926
Bank of Commerce	Rawlins	66,706	68,615	63,574	68,209
Wyoming Community Bank	Riverton	77,420	78,781	77,063	77,545
RSNB Bank	Rock Springs	68,868	104,312	86,661	101,331
Sundance State Bank	Sundance	96,030	110,637	99,785	111,618
Pinnacle Bank - Wyoming	Torrington	543,089	585,596	553,213	593,490
Platte Valley Bank	Torrington	269,372	305,390	274,009	308,432
TOTAL LOANS - STATE BANKS		3,189,728	3,663,442	3,243,061	3,688,061

* Merged with Valley Bank and Trust Co. (Nebraska) June 17, 2016

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Mar 2016	Mar 2017
Hilltop National Bank	Casper	254,508	247,151	255,228	254,485
First National Bank of Gillette	Gillette	123,089	122,294	118,410	128,988
Big Horn Federal Savings Bank	Greybull	93,741	97,586	93,785	100,784
Summit National Bank	Hulett	49,681	55,729	52,114	53,437
The Rawlins National Bank	Rawlins	76,551	85,559	76,965	90,680
First Federal Bank & Trust	Sheridan	140,237	161,226	141,348	168,063
TOTAL LOANS - NATIONAL BANKS		737,807	769,545	737,850	796,437

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Mar 2016	Mar 2017
Bank of Star Valley	Afton	130,232	142,280	135,574	148,003
Security State Bank	Basin	274,652	272,727	271,020	267,383
Buffalo Federal Bank	Buffalo	93,542	92,878	90,135	91,889
First Northern Bank of Wyoming	Buffalo	254,594	247,172	244,912	248,743
Jonah Bank of Wyoming	Casper	258,924	286,080	248,744	275,591
Cheyenne State Bank	Cheyenne	36,077	39,639	39,437	42,074
Security First Bank	Cheyenne	62,907	65,798	65,165	67,970
Wyoming Bank & Trust	Cheyenne	149,619	147,504	145,606	142,861
The Converse County Bank	Douglas	508,605	467,131	473,142	472,378
State Bank	Green River	33,137	31,885	33,614	32,062
Oregon Trail Bank	Guernsey	33,853	32,227	31,762	31,886
Bank of Jackson Hole	Jackson	540,314	581,855	545,524	620,117
Rocky Mountain Bank	Jackson	198,465	224,697	203,191	229,366
Central Bank and Trust	Lander	135,575	144,897	133,784	130,145
Western States Bank*	Laramie	153,952	432,548	144,098	427,516
Lusk State Bank	Lusk	51,379	48,812	49,424	47,912
Uinta Bank	Mountain View	119,288	135,448	125,331	140,889
First State Bank of Newcastle	Newcastle	134,310	126,566	131,191	123,890
Farmers State Bank	Pine Bluffs	20,273	23,099	21,265	24,912
Cowboy State Bank	Ranchester	38,714	39,817	37,500	40,760
Bank of Commerce	Rawlins	111,686	107,503	113,263	110,330
Wyoming Community Bank	Riverton	122,275	117,967	116,915	114,988
RSNB Bank	Rock Springs	332,073	334,705	337,323	318,981
Sundance State Bank	Sundance	168,860	163,537	164,607	163,110
Pinnacle Bank - Wyoming	Torrington	627,799	649,685	619,654	641,918
Platte Valley Bank	Torrington	290,632	306,184	291,687	313,947
TOTAL LOANS - STATE BANKS		4,881,737	5,262,641	4,813,868	5,269,621

* Merged with Valley Bank and Trust Co. (Nebraska) June 17, 2016

STATE BANKS LOAN/DEPOSIT RATIOS

65.34%

69.61%

67.37%

69.99%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Mar 2016	Mar 2017
Hilltop National Bank	Casper	826,432	775,036	856,600	749,999
First National Bank of Gillette	Gillette	542,443	522,965	520,682	516,815
Big Horn Federal Savings Bank	Greybull	200,325	197,320	199,888	197,459
Summit National Bank	Hulett	54,378	61,477	58,331	63,852
The Rawlins National Bank	Rawlins	149,630	148,752	147,369	156,510
First Federal Bank & Trust	Sheridan	210,904	223,207	221,104	230,830
TOTAL DEPOSITS - NATIONAL BANKS		1,984,112	1,928,757	2,003,974	1,915,465

NATIONAL BANKS LOAN/DEPOSIT RATIOS	37.19%	39.90%	36.82%	41.58%
ALL BANKS LOAN/DEPOSIT RATIOS	57.20%	61.64%	58.39%	62.41%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Mar 2016	Mar 2017
Bank of Star Valley	Afton	150,567	162,424	157,527	168,046
Security State Bank	Basin	322,578	321,180	318,934	317,975
Buffalo Federal Bank	Buffalo	106,394	105,957	105,199	104,957
First Northern Bank of Wyoming	Buffalo	281,901	283,514	278,308	291,238
Jonah Bank of Wyoming	Casper	287,530	316,719	278,603	306,744
Cheyenne State Bank	Cheyenne	42,197	45,826	45,622	48,261
Security First Bank	Cheyenne	69,660	72,727	72,068	74,998
Wyoming Bank & Trust	Cheyenne	169,109	168,463	166,559	164,394
The Converse County Bank	Douglas	554,316	514,412	520,069	521,010
State Bank	Green River	38,260	36,983	38,766	37,013
Oregon Trail Bank	Guernsey	38,341	36,408	36,141	36,027
Bank of Jackson Hole	Jackson	608,408	656,675	615,277	695,369
Rocky Mountain Bank	Jackson	248,436	279,504	252,733	284,751
Central Bank and Trust	Lander	158,375	167,363	156,941	152,604
Western States Bank*	Laramie	173,735	485,325	163,994	480,319
Lusk State Bank	Lusk	58,008	55,583	55,783	54,533
Uinta Bank	Mountain View	133,405	149,769	138,211	154,273
First State Bank of Newcastle	Newcastle	154,845	146,640	152,088	144,312
Farmers State Bank	Pine Bluffs	22,812	25,793	23,835	27,706
Cowboy State Bank	Ranchester	44,232	46,746	43,198	47,549
Bank of Commerce	Rawlins	127,003	123,382	129,080	126,667
Wyoming Community Bank	Riverton	142,835	137,924	138,574	135,540
RSNB Bank	Rock Springs	376,297	375,261	382,633	360,753
Sundance State Bank	Sundance	185,891	181,420	182,688	181,622
Pinnacle Bank - Wyoming	Torrington	713,926	734,907	704,552	739,424
Platte Valley Bank	Torrington	339,906	352,030	341,574	359,651
TOTAL ASSETS - STATE BANKS		5,548,967	5,982,935	5,498,957	6,015,736

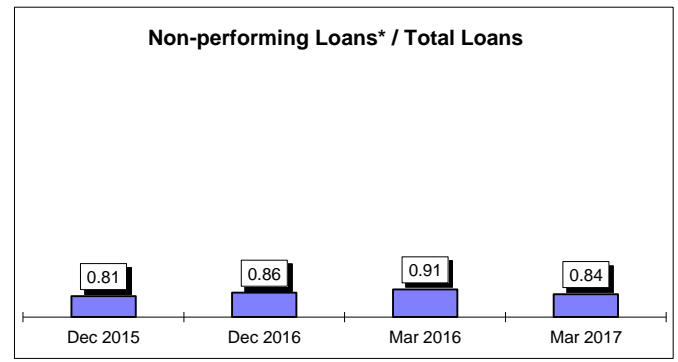
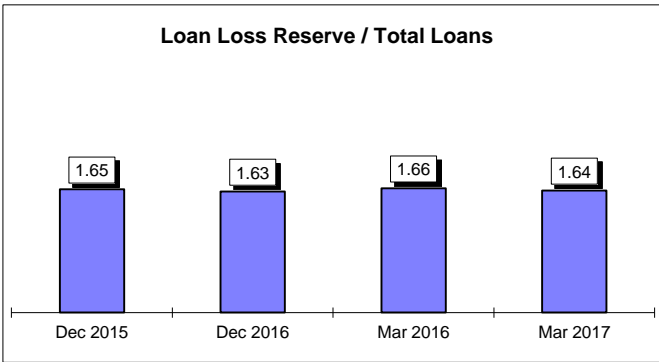
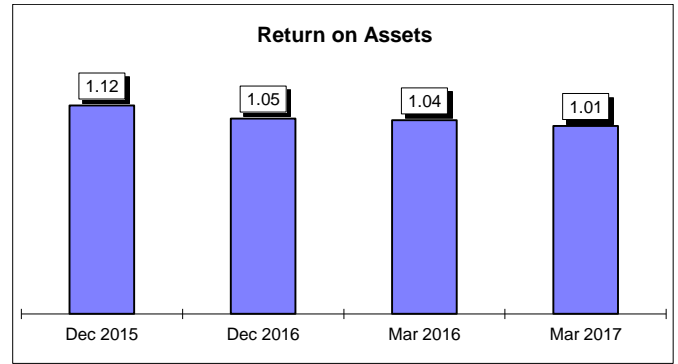
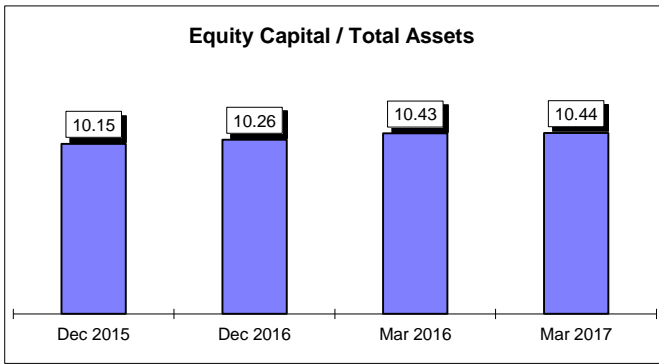
* Merged with Valley Bank and Trust Co. (Nebraska) June 17, 2016

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

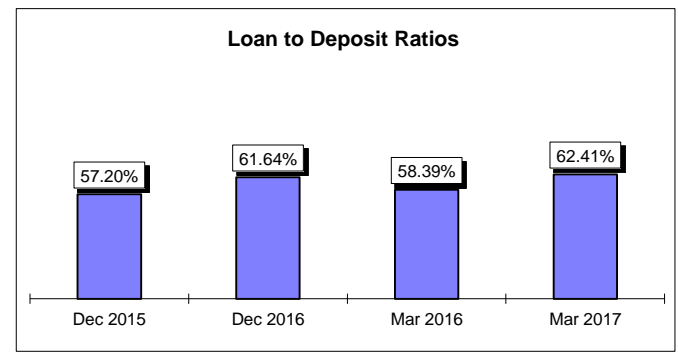
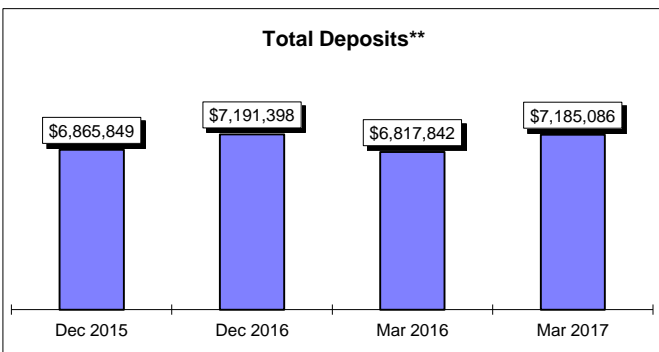
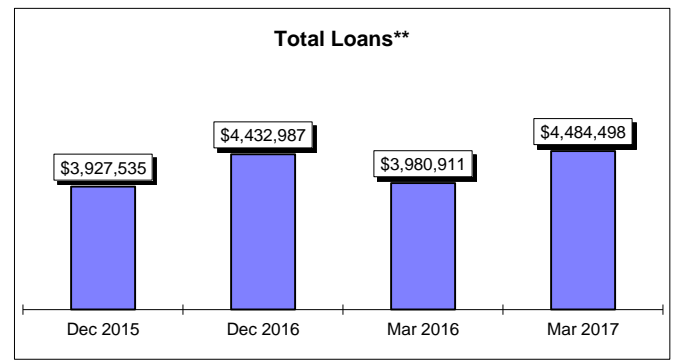
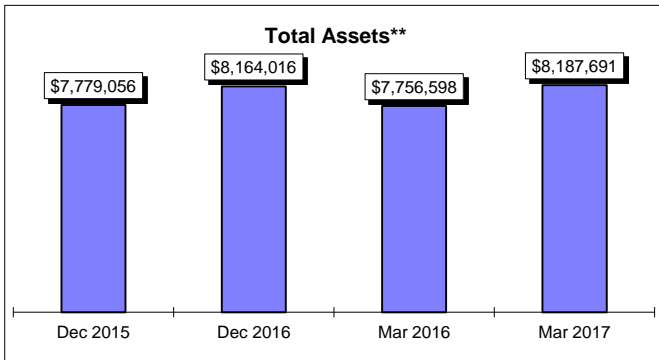
BANK	LOCATION	Dec 2015	Dec 2016	Mar 2016	Mar 2017
Hilltop National Bank	Casper	904,132	849,481	937,398	829,369
First National Bank of Gillette	Gillette	605,485	584,653	587,117	581,363
Big Horn Federal Savings Bank	Greybull	235,505	232,751	233,177	236,724
Summit National Bank	Hulett	63,170	71,250	67,968	72,649
The Rawlins National Bank	Rawlins	169,176	176,816	168,471	177,873
First Federal Bank & Trust	Sheridan	252,621	266,130	263,510	273,977
TOTAL ASSETS - NATIONAL BANKS		2,230,089	2,181,081	2,257,641	2,171,955

**WYOMING
STATE AND NATIONAL BANKS
March 31, 2017**

Graph A



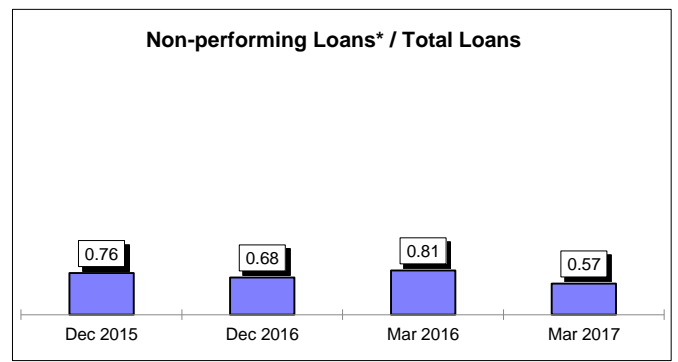
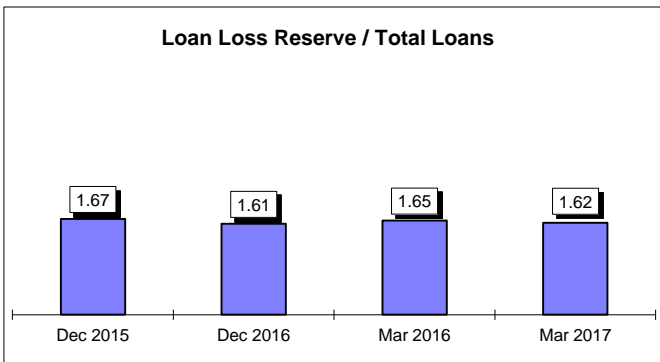
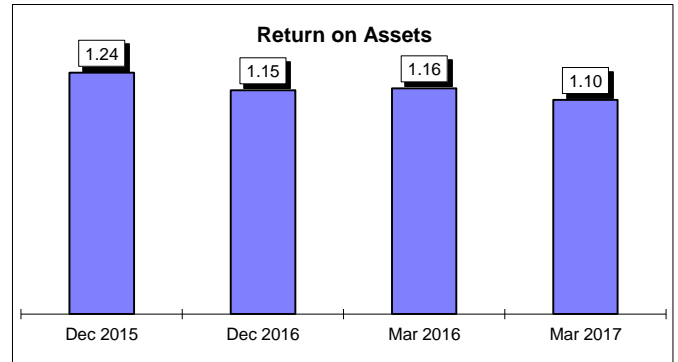
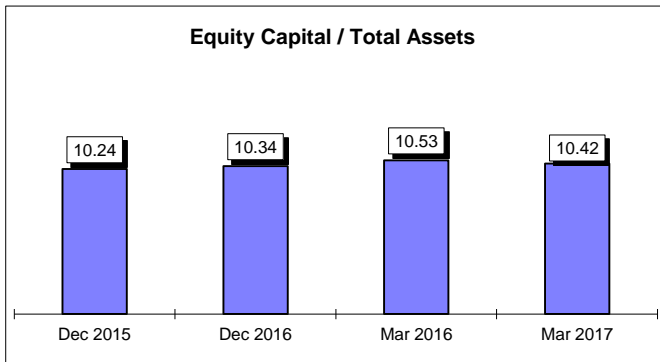
*Non-performing = 90+ days past due plus nonaccrual totals



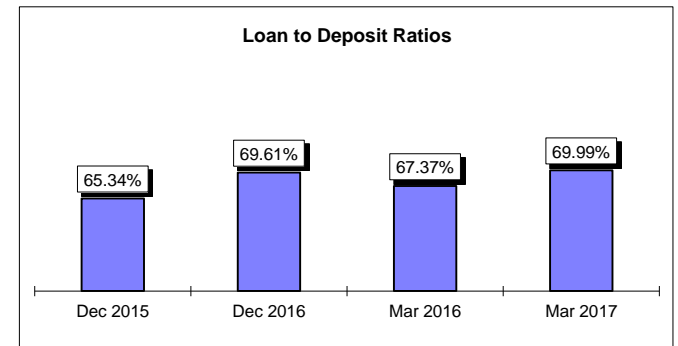
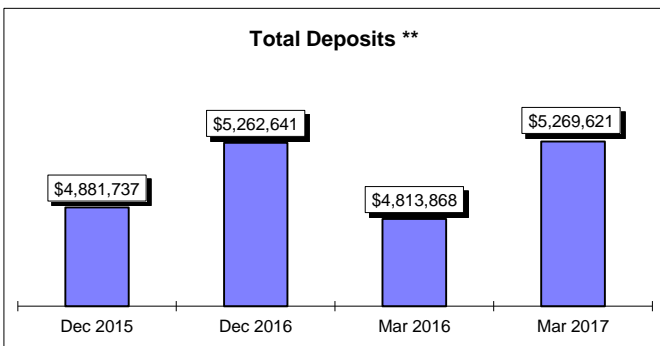
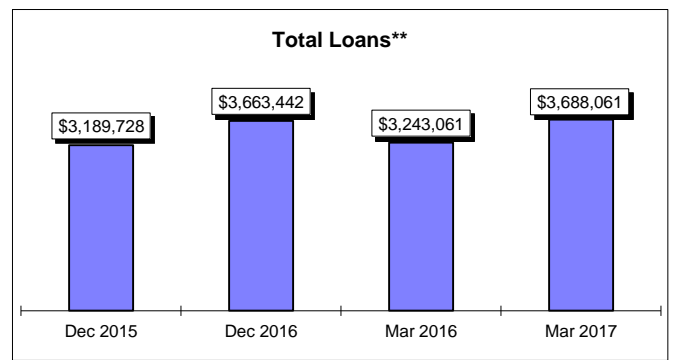
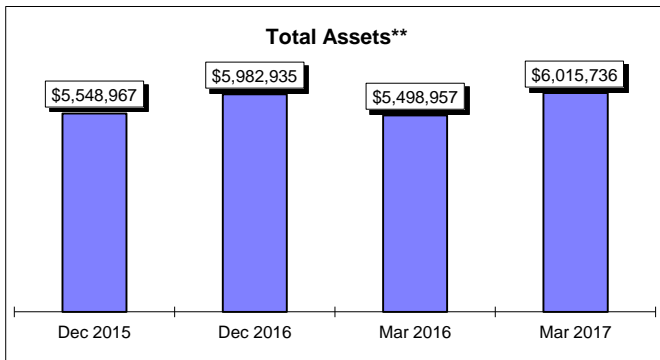
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WYOMING
STATE BANKS
March 31, 2017

Graph B



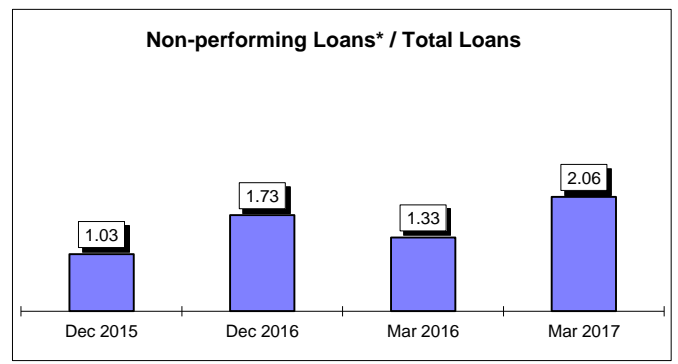
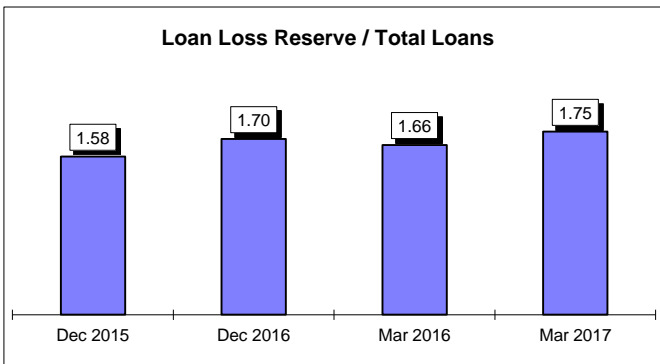
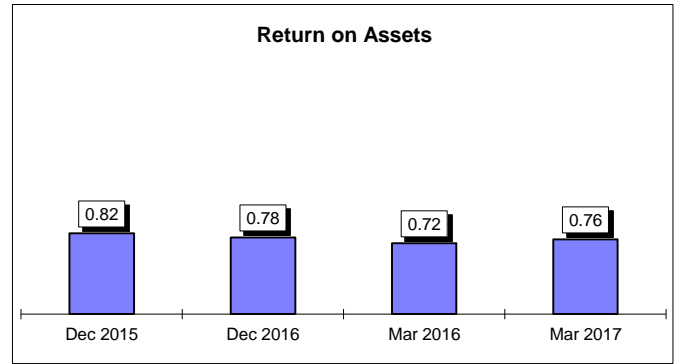
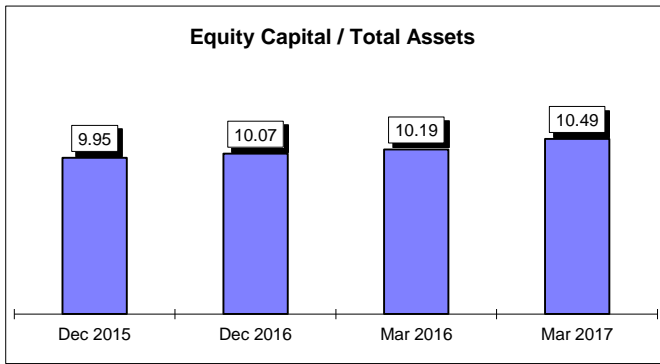
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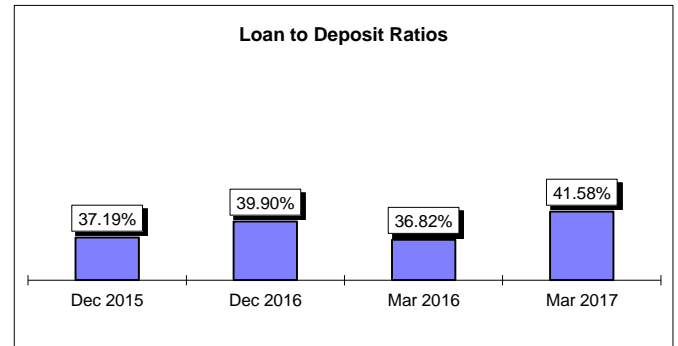
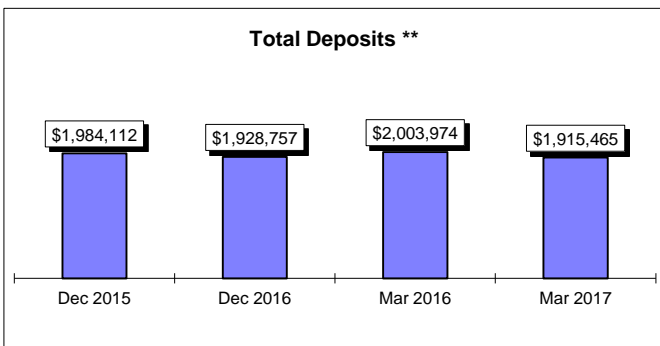
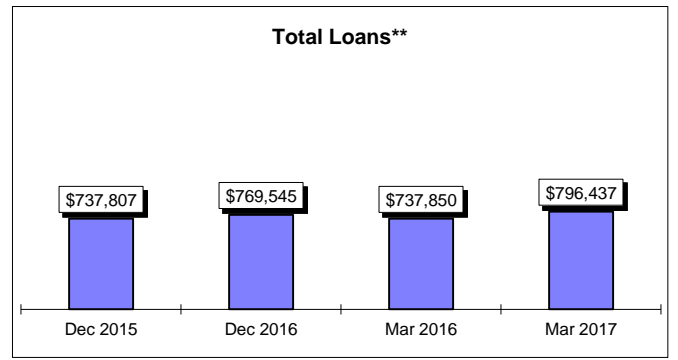
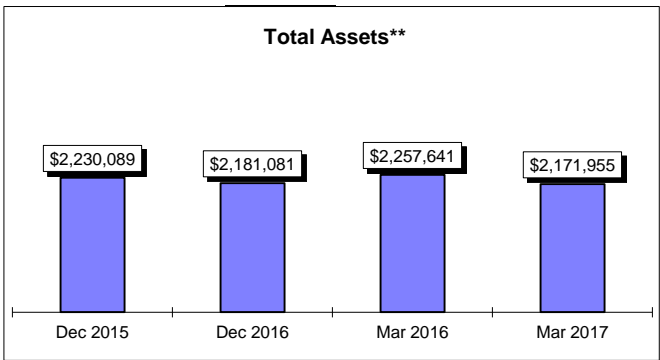
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**WYOMING
NATIONAL BANKS
March 31, 2017**

Graph C



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



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