

**STATE OF WYOMING
DIVISION OF BANKING**

March 31, 2013

(000 Omitted)

	(28) STATE BANKS	(4) NATIONAL BANKS	COMBINED TOTALS
	(\$4 BRANCHES*)	(\$11 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	107,522	26,229	133,751
b. Interest-bearing balances	346,963	228,668	575,631
Securities			
a. Held-to-maturity securities	160,835	0	160,835
b. Available-for-sale securities	1,482,308	604,351	2,086,659
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	42,082	0	42,082
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	22,529	3,872	26,401
b. Loans & leases, net of unearned income	2,851,892	459,867	3,311,759
c. LESS: Allowance for loan and lease losses	53,615	7,549	61,164
d. Loans & leases, net of unearned income & allowance	2,798,277	452,318	3,250,595
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	128,137	13,009	141,146
Other real estate owned	25,289	2,798	28,087
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	10,041	316	10,357
b. Other Intangible assets	2,451	402	2,853
Other assets	109,864	24,944	134,808
TOTAL ASSETS	5,236,298	1,356,907	6,593,205
LIABILITIES			
Deposits			
a. In domestic offices	4,575,710	1,208,244	5,783,954
1. Noninterest bearing	769,197	269,644	1,038,841
2. Interest bearing	3,806,513	938,600	4,745,113
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	3,000	1,030	4,030
b. Securities sold under agreements to repurchase	41,635	3,014	44,649
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	79,975	678	80,653
Subordinated notes and debentures	0	0	0
Other liabilities	14,535	4,320	18,855
TOTAL LIABILITIES	4,714,855	1,217,286	5,932,141
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,627	2,320	23,947
Surplus	198,362	11,111	209,473
a. Retained earnings	279,560	116,306	395,866
b. Accumulated other comprehensive income	21,894	9,884	31,778
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	521,443	139,621	661,064
TOTAL LIABILITIES AND EQUITY CAPITAL	5,236,298	1,356,907	6,593,205

* The information contained in the Abstract Report reflects the 28 state-chartered and 4 nationally-chartered banks in the State of Wyoming and their 65 branches. There are also 12 banks, chartered out-of-state, with 119 branches in Wyoming.
Total state and national banking locations in Wyoming - 216

STATE OF WYOMING - DIVISION OF BANKING
ABSTRACT REPORT OF STATE AND NATIONAL BANKS IN WYOMING

March 31, 2012

(000 Omitted)

	(26) STATE BANKS	(8) NATIONAL BANKS	COMBINED TOTALS
	(62 BRANCHES*)	(16 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	109,018	58,869	167,887
b. Interest-bearing balances	302,360	212,618	514,978
Securities			
a. Held-to-maturity securities	153,461	2,493	155,954
b. Available-for-sale securities	1,677,200	914,565	2,591,765
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	63,103	28,187	91,290
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	26,974	13,935	40,909
b. Loans & leases, net of unearned income	2,744,746	838,913	3,583,659
c. LESS: Allowance for loan and lease losses	55,808	16,619	72,427
d. Loans & leases, net of unearned income & allowance	2,688,938	822,294	3,511,232
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	118,266	39,871	158,137
Other real estate owned	37,426	4,769	42,195
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	34,402	316	34,718
b. Other intangible assets	6,659	676	7,335
Other assets	96,177	48,631	144,808
TOTAL ASSETS	5,313,984	2,147,224	7,461,208
LIABILITIES			
Deposits			
a. In domestic offices	4,444,977	1,912,897	6,357,874
1. Noninterest bearing	629,884	428,553	1,058,437
2. Interest bearing	3,815,093	1,484,344	5,299,437
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	10,800	1,070	11,870
b. Securities sold under agreements to repurchase	84,747	4,049	88,796
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	205,962	4,089	210,051
Subordinated notes and debentures	0	0	0
Other liabilities	21,185	6,303	27,488
TOTAL LIABILITIES	4,767,671	1,928,408	6,696,079
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	20,524	4,844	25,368
Surplus	283,828	27,765	311,593
a. Retained earnings	219,650	169,263	388,913
b. Accumulated other comprehensive income	22,311	16,944	39,255
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	546,313	218,816	765,129
TOTAL LIABILITIES AND EQUITY CAPITAL	5,313,984	2,147,224	7,461,208

* The information contained in the Abstract Report reflects the 26 state-chartered and 8 nationally-chartered banks in the State of Wyoming and their 78 branches. There are also 9 banks, chartered out-of-state, with 105 branches in Wyoming. Total state and national banking locations in Wyoming - 217

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	December 31, 2011	December 31, 2012	March 31, 2012	March 31, 2013
THE BANK OF STAR VALLEY	AFTON	68,332	70,137	66,218	69,392
SECURITY STATE BANK	BASIN	174,558	191,453	173,028	189,540
FIRST NORTHERN BANK OF WYOMING **	BUFFALO	0	137,635	0	134,906
JONAH BANK OF WYOMING	CASPER	118,063	153,941	120,044	151,473
CHEYENNE STATE BANK	CHEYENNE	28,410	26,822	27,007	23,742
SECURITY FIRST BANK	CHEYENNE	41,030	37,943	41,482	36,400
TRI-COUNTY BANK	CHEYENNE	42,923	47,693	44,988	46,666
WYOMING BANK AND TRUST	CHEYENNE	69,713	75,546	73,125	72,653
CONVERSE COUNTY BANK	DOUGLAS	126,041	121,486	125,598	119,185
1st BANK ****	EVANSTON	243,215	0	234,618	0
STATE BANK	GREEN RIVER	26,141	24,705	24,047	23,844
OREGON TRAIL BANK	GUERNSEY	14,626	15,030	14,293	15,344
BANK OF JACKSON HOLE	JACKSON	407,611	401,317	400,767	379,262
ROCKY MOUNTAIN BANK	JACKSON	150,406	129,777	127,587	127,615
CENTRAL BANK & TRUST	LANDER	78,915	83,383	76,428	89,331
CAPITAL WEST BANK *****	LARAMIE	0	0	0	106,815
WYOMING STATE BANK	LARAMIE	91,568	88,638	89,785	89,991
LUSK STATE BANK	LUSK	30,201	27,813	31,684	26,591
UINTA BANK	MOUNTAIN VIEW	34,509	40,373	35,252	39,784
FIRST STATE BANK OF NEWCASTLE	NEWCASTLE	46,603	41,899	43,953	40,446
FARMERS STATE BANK	PINE BLUFFS	7,244	7,237	7,414	6,496
FIRST BANK OF WYOMING ***	POWELL	130,767	0	129,117	0
COWBOY STATE BANK	RANCHESTER	26,465	26,032	27,055	25,329
BANK OF COMMERCE	RAWLINS	42,655	43,466	42,400	42,954
WYOMING COMMUNITY BANK *****	RIVERTON	0	72,354	0	72,816
RSNB BANK *	ROCK SPRINGS	0	86,093	0	82,306
SUNDANCE STATE BANK	SUNDANCE	78,489	83,249	81,000	87,495
PINNACLE BANK - WYOMING	TORRINGTON	390,905	417,719	384,883	411,331
PLATTE VALLEY BANK	TORRINGTON	175,115	188,385	175,775	187,939
FIRST STATE BANK	WHEATLAND	171,549	178,920	174,172	174,775
TOTAL LOANS - STATE BANKS		2,816,054	2,819,046	2,771,720	2,874,421

* Converted to state charter May 31, 2012

** Converted to state charter June 29, 2012

*** Converted to state charter June 30, 2011; Merged with Glacier Bank in Kalispell, MT April 30, 2012

**** Merged with Glacier Bank in Kalispell, MT April 30, 2012

***** Converted to state charter December 1, 2012

***** Converted to state charter December 31, 2012

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	December 31, 2011	December 31, 2012	March 31, 2012	March 31, 2013
FIRST NATIONAL BANK **	BUFFALO	127,391	0	130,822	0
HILLTOP NATIONAL BANK	CASPER	229,049	236,403	226,432	240,709
FIRST NATIONAL BANK OF GILLETTE	GILLETTE	123,420	131,713	126,672	126,076
SUMMIT NATIONAL BANK	HULETT	43,446	38,551	45,331	38,713
FIRST NATIONAL BANK OF WYOMING ****	LARAMIE	94,634	100,388	94,138	0
RAWLINS NATIONAL BANK	RAWLINS	68,949	61,344	63,517	58,241
WYOMING NATIONAL BANK ***	RIVERTON	69,900	0	67,943	0
ROCK SPRINGS NATIONAL BANK *	ROCK SPRINGS	101,952	0	97,993	0
TOTAL LOANS - NATIONAL BANKS		858,741	568,399	852,848	463,739

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*** Converted to state charter December 1, 2012

**** Converted to state charter December 31, 2012

TOTAL DEPOSITS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	December 31, 2011	December 31, 2012	March 31, 2012	March 31, 2013
THE BANK OF STAR VALLEY	AFTON	104,393	102,562	107,452	102,161
SECURITY STATE BANK	BASIN	256,747	271,687	258,104	262,769
FIRST NORTHERN BANK OF WYOMING **	BUFFALO	0	222,636	0	207,416
JONAH BANK OF WYOMING	CASPER	180,547	205,381	199,368	202,358
CHEYENNE STATE BANK	CHEYENNE	35,885	31,723	33,381	30,830
SECURITY FIRST BANK	CHEYENNE	55,779	57,102	57,593	57,507
TRI-COUNTY BANK	CHEYENNE	42,825	48,979	44,547	51,256
WYOMING BANK AND TRUST	CHEYENNE	108,125	124,380	111,924	118,755
CONVERSE COUNTY BANK	DOUGLAS	340,878	370,122	340,546	365,205
1st BANK ****	EVANSTON	535,670	0	538,864	0
STATE BANK	GREEN RIVER	34,100	36,729	36,265	36,920
OREGON TRAIL BANK	GUERNSEY	25,569	28,484	26,399	27,862
BANK OF JACKSON HOLE	JACKSON	516,128	578,230	498,944	541,711
ROCKY MOUNTAIN BANK	JACKSON	180,563	147,092	173,237	146,726
CENTRAL BANK & TRUST	LANDER	127,608	137,883	129,670	136,261
CAPITAL WEST BANK *****	LARAMIE	0	0	0	145,795
WYOMING STATE BANK	LARAMIE	113,384	123,814	112,823	124,210
LUSK STATE BANK	LUSK	45,529	49,441	43,830	47,228
UINTA BANK	MOUNTAIN VIEW	82,956	89,014	85,283	92,295
FIRST STATE BANK OF NEWCASTLE	NEWCASTLE	128,577	139,558	128,926	131,812
FARMERS STATE BANK	PINE BLUFFS	20,049	19,220	19,863	21,061
FIRST BANK OF WYOMING ***	POWELL	288,482	0	292,834	0
COWBOY STATE BANK	RANCHESTER	36,940	37,301	36,534	36,948
BANK OF COMMERCE	RAWLINS	106,856	111,220	106,248	109,944
WYOMING STATE BANK *****	RIVERTON	0	106,826	0	113,545
RSNB BANK *	ROCK SPRINGS	0	320,772	0	314,974
SUNDANCE STATE BANK	SUNDANCE	126,067	145,294	125,921	136,829
PINNACLE BANK - WYOMING	TORRINGTON	524,113	587,167	527,349	575,771
PLATTE VALLEY BANK	TORRINGTON	163,813	178,214	167,543	182,912
FIRST STATE BANK	WHEATLAND	238,019	249,192	241,529	254,649
TOTAL DEPOSITS - STATE BANKS		4,419,602	4,520,023	4,444,977	4,575,710

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***** Converted to state charter December 31, 2012

STATE BANKS LOAN/DEPOSIT RATIOS

63.72%

62.37%

62.36%

62.82%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	December 31, 2011	December 31, 2012	March 31, 2012	March 31, 2013
FIRST NATIONAL BANK **	BUFFALO	195,664	0	200,385	0
HILLTOP NATIONAL BANK	CASPER	513,567	569,618	534,008	567,692
FIRST NATIONAL BANK OF GILLETTE	GILLETTE	398,010	462,152	413,692	453,709
SUMMIT NATIONAL BANK	HULETT	61,446	57,765	59,274	53,633
FIRST NATIONAL BANK OF WYOMING ****	LARAMIE	160,297	149,523	151,307	0
RAWLINS NATIONAL BANK	RAWLINS	130,841	136,679	130,687	133,210
WYOMING NATIONAL BANK ***	RIVERTON	98,091	0	98,044	0
ROCK SPRINGS NATIONAL BANK *	ROCK SPRINGS	320,557	0	325,500	0
TOTAL DEPOSITS - NATIONAL BANKS		1,878,473	1,375,737	1,912,897	1,208,244

- * Converted to state charter May 31, 2012
- ** Converted to state charter June 29, 2012
- *** Converted to state charter December 1, 2012
- **** Converted to state charter December 31, 2012

NATIONAL BANKS LOAN/DEPOSIT RATIOS

45.71% 41.32% 44.58% 38.38%

ALL BANKS LOAN/DEPOSIT RATIOS

58.35% 57.46% 57.01% 57.71%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	December 31, 2011	December 31, 2012	March 31, 2012	March 31, 2013
THE BANK OF STAR VALLEY	AFTON	119,109	117,817	121,759	117,570
SECURITY STATE BANK	BASIN	303,410	318,948	303,211	313,068
FIRST NORTHERN BANK OF WYOMING **	BUFFALO	0	244,616	0	229,711
JONAH BANK OF WYOMING	CASPER	199,079	228,997	218,371	226,372
CHEYENNE STATE BANK	CHEYENNE	41,098	37,357	38,651	36,529
SECURITY FIRST BANK	CHEYENNE	63,639	64,615	65,750	65,114
TRI-COUNTY BANK	CHEYENNE	55,068	58,295	56,897	59,427
WYOMING BANK AND TRUST	CHEYENNE	121,388	139,364	125,538	133,893
CONVERSE COUNTY BANK	DOUGLAS	374,339	408,373	375,680	404,332
1st BANK ****	EVANSTON	785,634	0	768,016	0
STATE BANK	GREEN RIVER	38,942	41,682	41,126	41,869
OREGON TRAIL BANK	GUERNSEY	28,822	31,681	29,645	31,053
BANK OF JACKSON HOLE	JACKSON	569,052	633,081	552,996	597,690
ROCKY MOUNTAIN BANK	JACKSON	222,215	204,309	231,680	203,473
CENTRAL BANK & TRUST	LANDER	149,976	160,949	151,855	160,798
CAPITAL WEST BANK *****	LARAMIE	0	0	0	167,507
WYOMING STATE BANK	LARAMIE	131,137	142,022	130,344	142,528
LUSK STATE BANK	LUSK	50,828	55,112	48,956	52,734
UINTA BANK	MOUNTAIN VIEW	96,507	103,083	101,573	106,723
FIRST STATE BANK OF NEWCASTLE	NEWCASTLE	147,495	159,739	148,760	152,726
FARMERS STATE BANK	PINE BLUFFS	21,799	21,102	21,628	22,830
FIRST BANK OF WYOMING ***	POWELL	391,151	0	403,045	0
COWBOY STATE BANK	RANCHESTER	40,916	41,148	40,495	40,800
BANK OF COMMERCE	RAWLINS	119,810	124,916	119,283	123,504
WYOMING STATE BANK *****	RIVERTON	0	124,020	0	127,711
RSNB BANK *	ROCK SPRINGS	0	362,049	0	356,952
SUNDANCE STATE BANK	SUNDANCE	137,838	157,969	138,217	152,634
PINNACLE BANK - WYOMING	TORRINGTON	597,680	660,628	602,682	654,397
PLATTE VALLEY BANK	TORRINGTON	201,305	221,445	205,592	227,059
FIRST STATE BANK	WHEATLAND	268,495	280,743	272,234	287,294
TOTAL ASSETS - STATE BANKS		5,276,732	5,144,060	5,313,984	5,236,298

* Converted to state charter May 31, 2012

** Converted to state charter June 29, 2012

*** Converted to state charter June 30, 2011; Merged with Glacier Bank in Kalispell, MT April 30, 2012

**** Merged with Glacier Bank in Kalispell, MT April 30, 2012

***** Converted to state charter December 1, 2012

***** Converted to state charter December 31, 2012

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	December 31, 2011	December 31, 2012	March 31, 2012	March 31, 2013
FIRST NATIONAL BANK **	BUFFALO	216,013	0	221,152	0
HILLTOP NATIONAL BANK	CASPER	572,190	637,046	594,091	634,602
FIRST NATIONAL BANK OF GILLETTE	GILLETTE	450,458	517,343	467,027	508,577
SUMMIT NATIONAL BANK	HULETT	71,501	64,725	66,995	62,045
FIRST NATIONAL BANK OF WYOMING ****	LARAMIE	181,380	171,704	172,314	0
RAWLINS NATIONAL BANK	RAWLINS	149,705	154,110	148,405	151,683
WYOMING NATIONAL BANK ***	RIVERTON	112,511	0	112,565	0
ROCK SPRINGS NATIONAL BANK *	ROCK SPRINGS	361,579	0	364,675	0
TOTAL ASSETS - NATIONAL BANKS		2,115,337	1,544,928	2,147,224	1,356,907

* Converted to state charter May 31, 2012

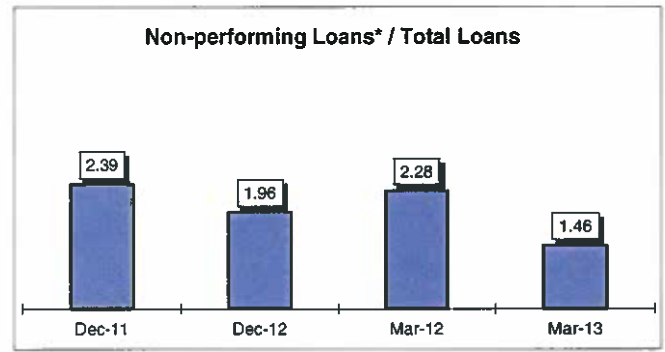
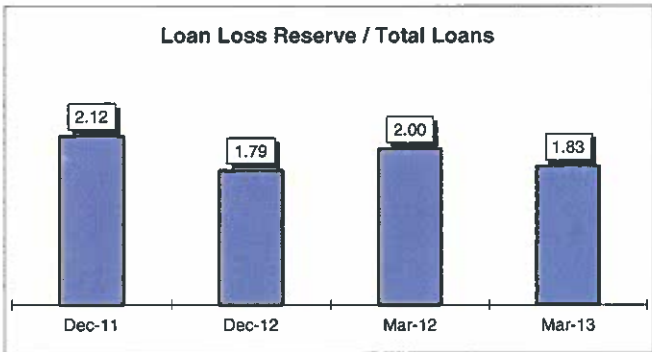
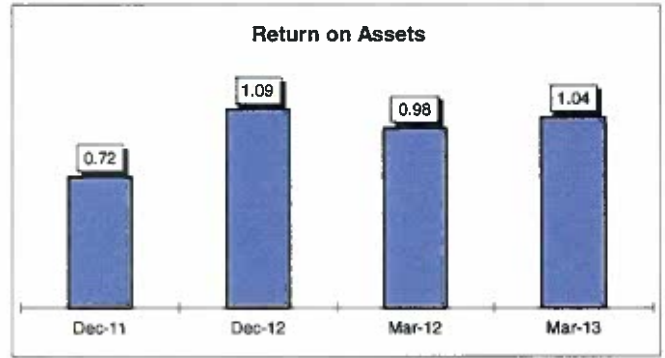
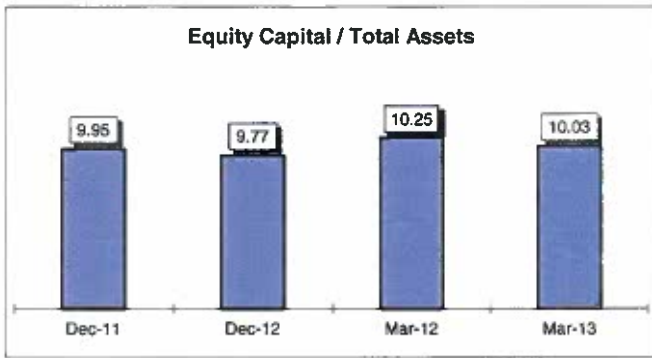
** Converted to state charter June 29, 2012

**** Converted to state charter December 1, 2012

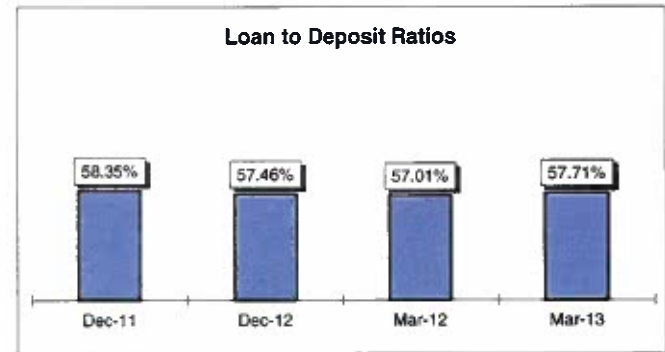
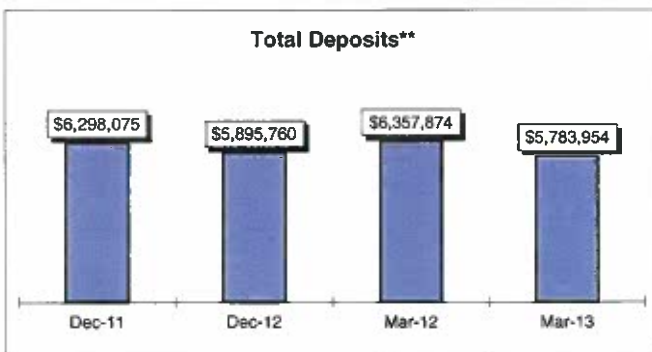
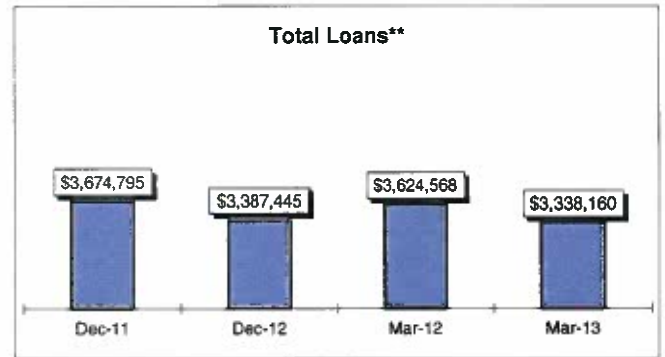
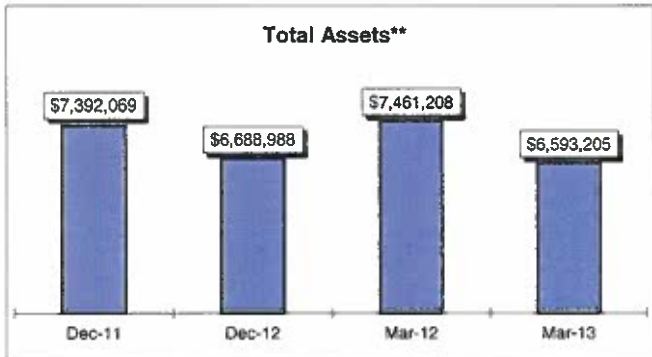
**** Converted to state charter December 31, 2012

**WYOMING
STATE AND NATIONAL BANKS
March 31, 2013**

Graph A



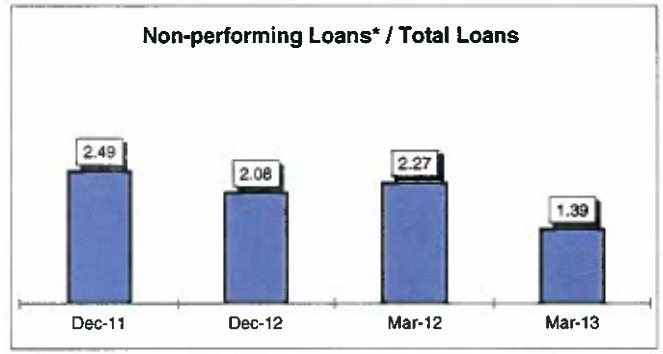
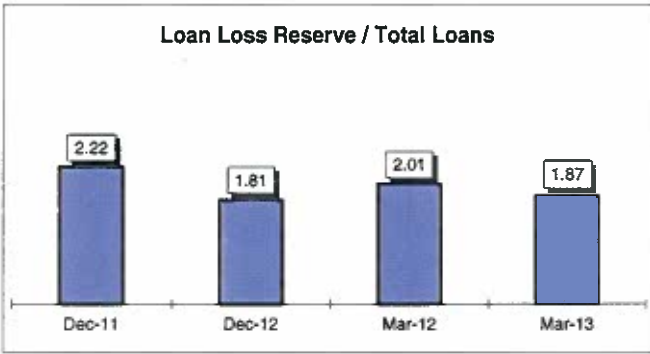
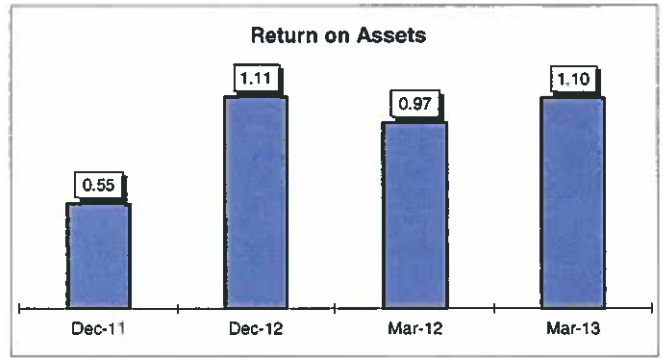
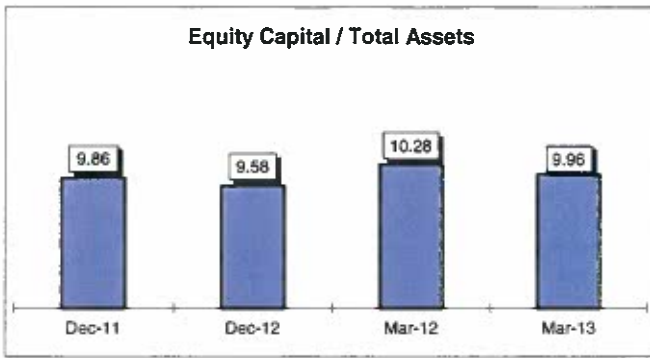
*Non-performing = 90+ days past due plus nonaccrual totals



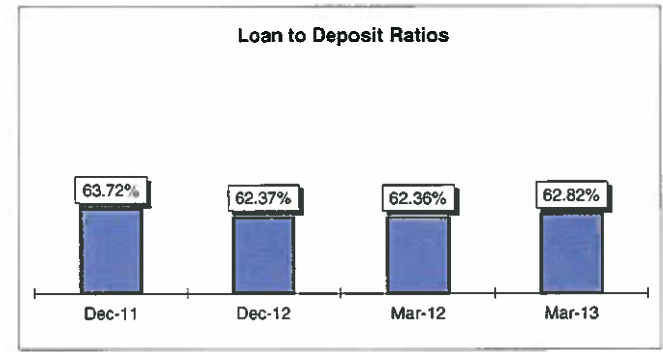
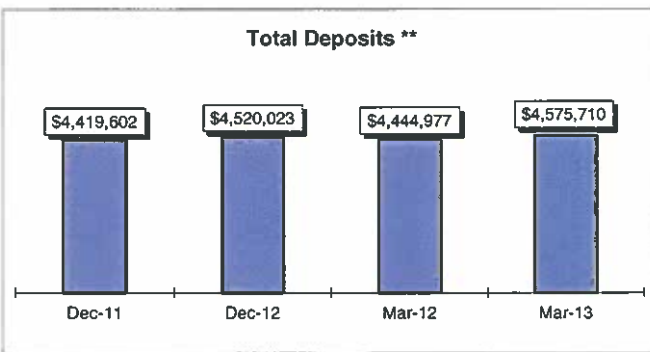
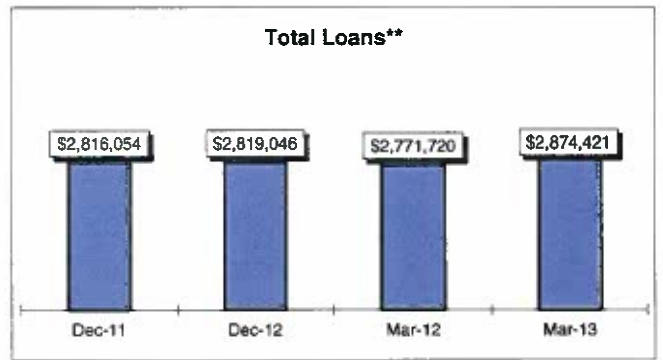
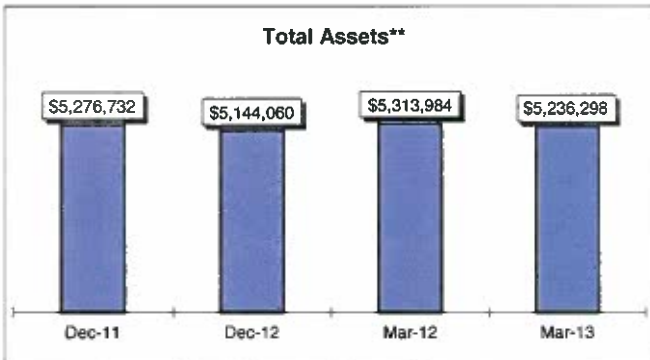
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WYOMING
STATE BANKS
March 31, 2013

Graph B



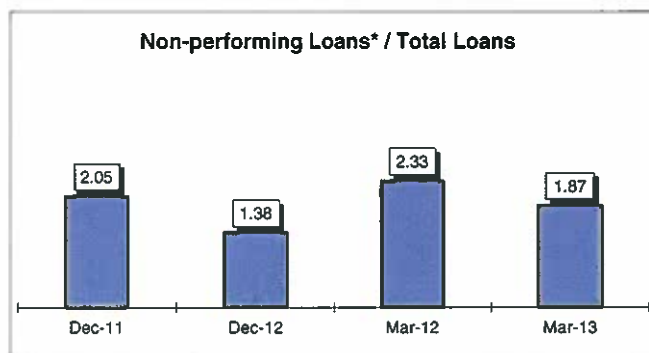
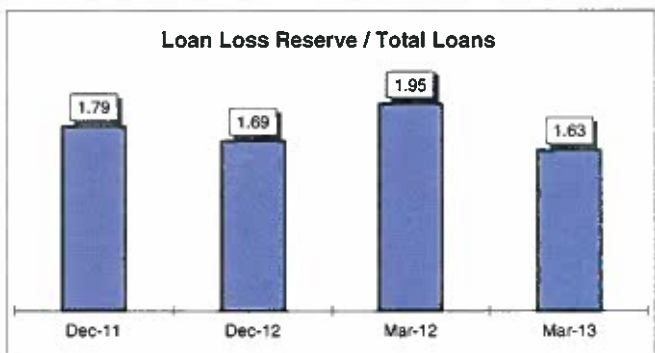
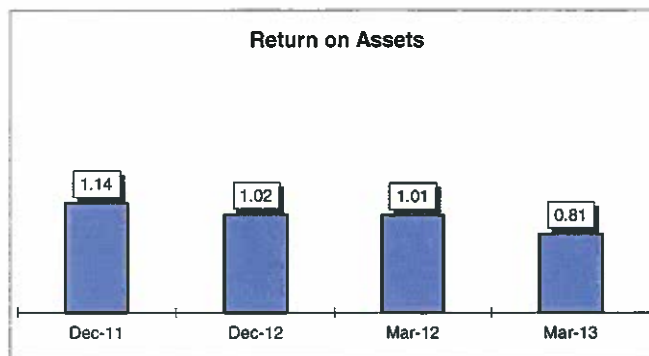
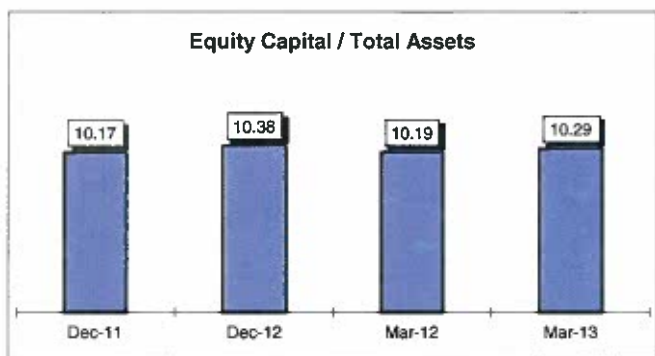
*Non-performing = 90+ days past due plus nonaccrual totals



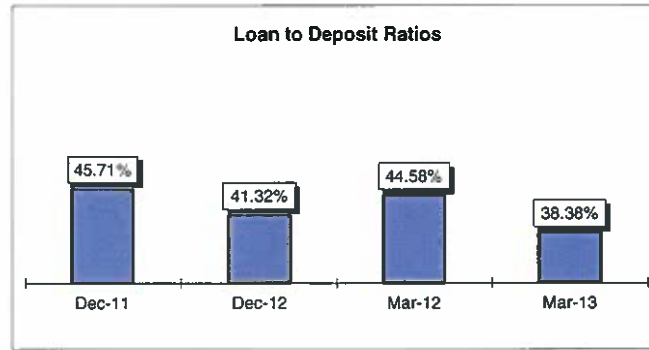
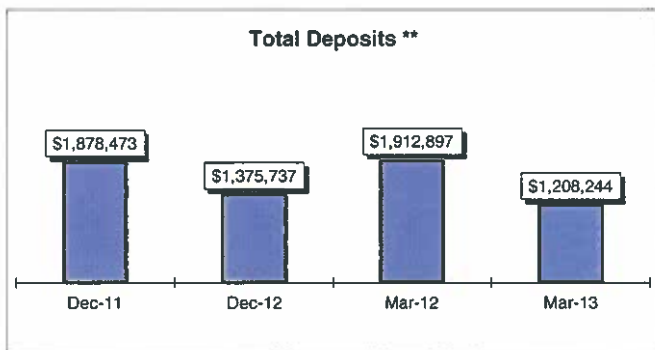
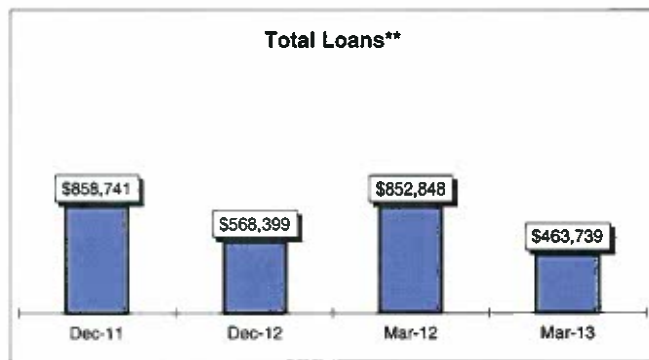
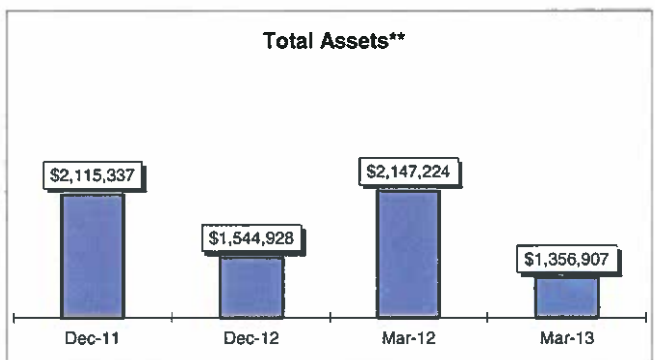
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**WYOMING
NATIONAL BANKS
March 31, 2013**

Graph C



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



** 000 omitted