

**STATE OF WYOMING**  
**DIVISION OF BANKING**

**Mar 2014**  
**(000 Omitted)**

	(26) STATE BANKS <small>(55 BRANCHES*)</small>	(7) NATIONAL BANKS <small>(22 BRANCHES*)</small>	COMBINED TOTALS
<b>ASSETS</b>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	117,961	42,175	160,136
b. Interest-bearing balances	277,626	257,966	535,592
Securities			
a. Held-to-maturity securities	150,880	57,190	208,070
b. Available-for-sale securities	1,458,364	816,306	2,274,670
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	22,988	7,660	30,648
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	12,337	7,332	19,669
b. Loans & leases, net of unearned income	2,823,067	731,041	3,554,108
c. LESS: Allowance for loan and lease losses	50,637	12,270	62,907
d. Loans & leases, net of unearned income & allowance	2,772,430	718,771	3,491,201
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	126,015	28,162	154,177
Other real estate owned	16,906	1,449	18,355
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	502	10,543
b. Other Intangible assets	2,255	1,974	4,229
Other assets	100,716	43,976	144,692
<b>TOTAL ASSETS</b>	<b>5,068,519</b>	<b>1,983,463</b>	<b>7,051,982</b>
<b>LIABILITIES</b>			
Deposits			
a. In domestic offices	4,425,641	1,751,683	6,177,324
1. Noninterest bearing	877,462	341,566	1,219,028
2. Interest bearing	3,548,179	1,410,117	4,958,296
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	19,820	2,711	22,531
b. Securities sold under agreements to repurchase	47,725	6,797	54,522
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	49,108	7,215	56,323
Subordinated notes and debentures	0	0	0
Other liabilities	15,151	10,891	26,042
<b>TOTAL LIABILITIES</b>	<b>4,557,445</b>	<b>1,779,297</b>	<b>6,336,742</b>
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,330	2,330	23,660
Surplus	203,911	18,120	222,031
a. Retained earnings	286,143	191,632	477,775
b. Accumulated other comprehensive income	(310)	(7,910)	(8,220)
c. Other equity capital components	0	(6)	(6)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
<b>TOTAL EQUITY CAPITAL</b>	<b>511,074</b>	<b>204,166</b>	<b>715,240</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>5,068,519</b>	<b>1,983,463</b>	<b>7,051,982</b>

\* The information contained in the Abstract Report reflects the 26 state-chartered and 7 nationally-chartered banks (including Federal thrifts) in the State of Wyoming and their 77 branches. There are also 11 banks, chartered out-of-state, with 122 branches in Wyoming. Total state and national banking locations in Wyoming - 232.

**TOTAL LOANS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2012	Dec 2013	Mar 2013	Mar 2014
BANK OF STAR VALLEY, THE	Afton	70,137	74,146	69,392	76,542
SECURITY STATE BANK	Basin	191,453	188,107	189,540	187,475
FIRST NORTHERN BANK OF WYOMING	Buffalo	137,635	140,099	134,906	143,637
JONAH BANK OF WYOMING	Casper	153,941	153,181	151,473	155,680
CHEYENNE STATE BANK	Cheyenne	26,822	25,878	23,742	26,554
SECURITY FIRST BANK	Cheyenne	37,943	38,361	36,400	38,065
WYOMING BANK & TRUST	Cheyenne	75,546	79,422	72,653	79,342
CONVERSE COUNTY BANK, THE	Douglas	121,486	133,443	119,185	135,395
STATE BANK	Green River	24,705	21,401	23,844	21,093
OREGON TRAIL BANK	Guernsey	15,030	16,219	15,344	16,361
BANK OF JACKSON HOLE	Jackson	401,317	376,966	379,262	377,999
ROCKY MOUNTAIN BANK	Jackson	129,777	129,066	127,615	140,178
CENTRAL BANK AND TRUST	Lander	83,383	87,393	89,331	87,734
CAPITAL WEST BANK	Laramie	100,388	105,528	106,815	108,346
WYOMING STATE BANK	Laramie	88,638	94,258	89,991	96,747
LUSK STATE BANK	Lusk	27,813	27,202	26,591	28,546
UINTA BANK	Mountain View	40,373	43,463	39,784	45,203
FIRST STATE BANK OF NEWCASTLE	Newcastle	41,899	37,017	40,446	36,559
FARMERS STATE BANK	Pine Bluffs	7,237	7,268	6,496	9,083
COWBOY STATE BANK	Ranchester	26,032	26,083	25,329	25,300
BANK OF COMMERCE	Rawlins	43,466	44,745	42,954	43,849
WYOMING COMMUNITY BANK	Riverton	72,354	78,632	72,816	76,873
RSNB BANK	Rock Springs	86,093	71,847	82,306	73,652
SUNDANCE STATE BANK	Sundance	83,249	89,260	87,495	90,285
PINNACLE BANK - WYOMING	Torrington	417,719	437,946	411,331	452,847
PLATTE VALLEY BANK	Torrington	188,385	209,282	187,939	262,059
<b>TOTAL LOANS - STATE BANKS</b>		<b>2,692,821</b>	<b>2,736,213</b>	<b>2,652,980</b>	<b>2,835,404</b>

**TOTAL LOANS COMPARISON** (000 omitted)  
**WYOMING NATIONAL BANKS**

BANK	LOCATION	Dec 2012	Dec 2013	Mar 2013	Mar 2014
Buffalo Federal Savings Bank	Buffalo	80,063	74,014	78,816	75,363
HILLTOP NATIONAL BANK	Casper	236,403	237,233	240,709	236,370
FIRST NATIONAL BANK OF GILLETTE	Gillette	131,713	120,485	126,076	123,936
Big Horn Federal Savings Bank	Greybull	100,175	101,454	99,802	98,232
SUMMIT NATIONAL BANK	Hulett	38,551	37,735	38,713	38,447
RAWLINS NATIONAL BANK, THE	Rawlins	61,344	60,675	58,241	59,898
First Federal Savings Bank	Sheridan	105,970	102,042	101,913	106,127
<b>TOTAL LOANS - NATIONAL BANKS</b>		<b>754,219</b>	<b>733,638</b>	<b>744,270</b>	<b>738,373</b>

*Federal Savings Banks added to report beginning March 2014*

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2012	Dec 2013	Mar 2013	Mar 2014
BANK OF STAR VALLEY, THE	Afton	102,562	106,632	102,161	109,483
SECURITY STATE BANK	Basin	271,687	266,505	262,769	262,261
FIRST NORTHERN BANK OF WYOMING	Buffalo	222,636	224,559	207,416	218,659
JONAH BANK OF WYOMING	Casper	205,381	230,598	202,358	241,838
CHEYENNE STATE BANK	Cheyenne	31,722	29,728	30,830	32,331
SECURITY FIRST BANK	Cheyenne	57,102	56,583	57,507	58,049
WYOMING BANK & TRUST	Cheyenne	124,380	120,934	118,755	120,507
CONVERSE COUNTY BANK, THE	Douglas	370,122	407,690	365,205	408,733
STATE BANK	Green River	36,728	34,921	36,920	35,482
OREGON TRAIL BANK	Guernsey	28,484	26,927	27,862	28,825
BANK OF JACKSON HOLE	Jackson	578,230	485,033	541,712	495,851
ROCKY MOUNTAIN BANK	Jackson	147,092	160,272	146,726	164,349
CENTRAL BANK AND TRUST	Lander	137,883	137,164	136,261	127,867
CAPITAL WEST BANK	Laramie	149,524	146,337	145,795	145,847
WYOMING STATE BANK	Laramie	123,814	128,792	124,210	128,526
LUSK STATE BANK	Lusk	49,441	51,053	47,228	49,566
UINTA BANK	Mountain View	89,014	96,737	92,295	97,300
FIRST STATE BANK OF NEWCASTLE	Newcastle	139,558	133,826	131,812	130,720
FARMERS STATE BANK	Pine Bluffs	19,220	20,492	21,061	19,940
COWBOY STATE BANK	Ranchester	37,302	37,560	36,948	37,363
BANK OF COMMERCE	Rawlins	111,220	107,764	109,944	111,326
WYOMING COMMUNITY BANK	Riverton	106,826	113,683	113,545	112,788
RSNB BANK	Rock Springs	320,772	326,945	314,974	328,754
SUNDANCE STATE BANK	Sundance	145,294	149,975	136,829	148,342
PINNACLE BANK - WYOMING	Torrington	587,167	574,580	575,771	568,788
PLATTE VALLEY BANK	Torrington	178,214	185,449	182,912	242,146
<b>TOTAL DEPOSITS - STATE BANKS</b>		<b>4,371,375</b>	<b>4,360,739</b>	<b>4,269,806</b>	<b>4,425,641</b>

STATE BANKS LOAN/DEPOSIT RATIOS

61.60%

62.75%

62.13%

64.07%

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING NATIONAL BANKS**

HILLTOP NATIONAL BANK	LOCATION	Dec 2012	Dec 2013	Mar 2013	Mar 2014
Buffalo Federal Savings Bank	Buffalo	120,671	106,319	119,320	105,463
HILLTOP NATIONAL BANK	Casper	569,618	596,429	567,692	605,230
FIRST NATIONAL BANK OF GILLETTE	Gillette	462,152	483,124	453,709	485,243
Big Horn Federal Savings Bank	Greybull	199,334	194,149	202,717	192,343
SUMMIT NATIONAL BANK	Hulett	57,765	53,602	53,633	52,499
RAWLINS NATIONAL BANK, THE	Rawlins	136,679	135,869	133,210	133,941
First Federal Savings Bank	Sheridan	176,639	176,191	177,895	176,964
<b>TOTAL DEPOSITS - NATIONAL BANKS</b>		<b>1,722,858</b>	<b>1,745,683</b>	<b>1,708,176</b>	<b>1,751,683</b>

*Federal Savings Banks added to report beginning March 2014*

NATIONAL BANKS LOAN/DEPOSIT RATIOS	43.78%	42.03%	43.57%	42.15%
ALL BANKS LOAN/DEPOSIT RATIOS	56.56%	56.82%	56.83%	57.85%

**TOTAL ASSETS COMPARISON** (000 omitted)  
**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2012	Dec 2013	Mar 2013	Mar 2014
BANK OF STAR VALLEY, THE	Afton	117,817	122,584	117,570	124,851
SECURITY STATE BANK	Basin	318,948	313,861	313,068	309,774
FIRST NORTHERN BANK OF WYOMING	Buffalo	244,616	245,421	229,711	241,342
JONAH BANK OF WYOMING	Casper	228,997	254,927	226,372	265,391
CHEYENNE STATE BANK	Cheyenne	37,357	35,405	36,529	38,083
SECURITY FIRST BANK	Cheyenne	64,615	63,579	65,114	65,134
WYOMING BANK & TRUST	Cheyenne	139,364	136,408	133,893	136,267
CONVERSE COUNTY BANK, THE	Douglas	408,373	446,760	404,332	449,858
STATE BANK	Green River	41,682	39,873	41,869	40,397
OREGON TRAIL BANK	Guernsey	31,681	30,091	31,053	32,006
BANK OF JACKSON HOLE	Jackson	633,081	541,486	597,690	554,694
ROCKY MOUNTAIN BANK	Jackson	204,309	206,067	203,473	211,822
CENTRAL BANK AND TRUST	Lander	160,949	160,929	160,798	153,864
CAPITAL WEST BANK	Laramie	171,704	167,399	167,507	166,651
WYOMING STATE BANK	Laramie	142,022	147,639	142,528	147,592
LUSK STATE BANK	Lusk	55,112	56,941	52,734	55,280
UINTA BANK	Mountain View	103,083	111,736	106,723	112,726
FIRST STATE BANK OF NEWCASTLE	Newcastle	159,728	152,357	152,726	149,729
FARMERS STATE BANK	Pine Bluffs	21,102	22,116	22,830	21,873
COWBOY STATE BANK	Ranchester	41,148	41,338	40,800	41,228
BANK OF COMMERCE	Rawlins	124,916	120,535	123,504	124,769
WYOMING COMMUNITY BANK	Riverton	124,020	128,528	127,711	129,491
RSNB BANK	Rock Springs	362,049	364,034	356,952	367,351
SUNDANCE STATE BANK	Sundance	157,969	162,762	152,634	161,761
PINNACLE BANK - WYOMING	Torrington	660,628	654,362	654,397	666,391
PLATTE VALLEY BANK	Torrington	221,445	235,352	227,059	300,194
<b>TOTAL ASSETS - STATE BANKS</b>		<b>4,976,715</b>	<b>4,962,490</b>	<b>4,889,577</b>	<b>5,068,519</b>

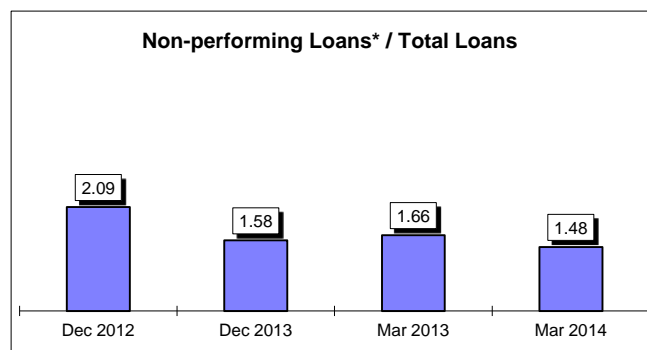
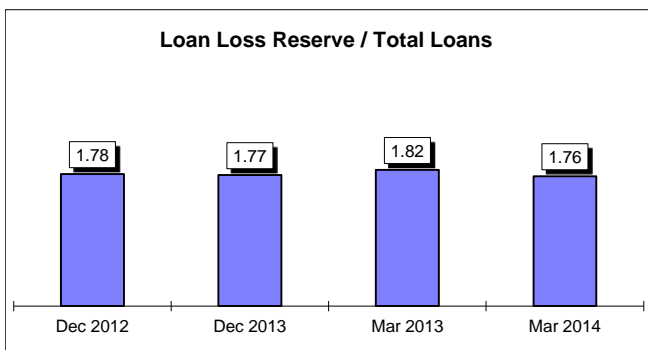
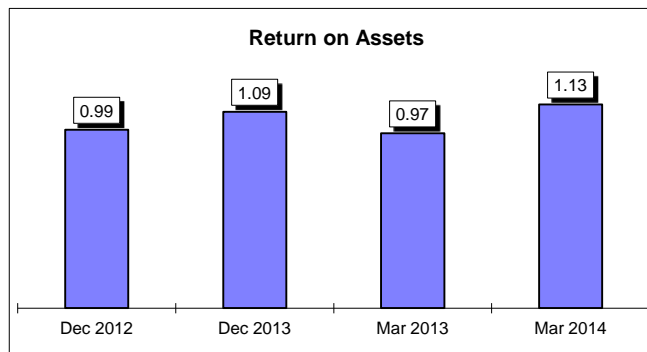
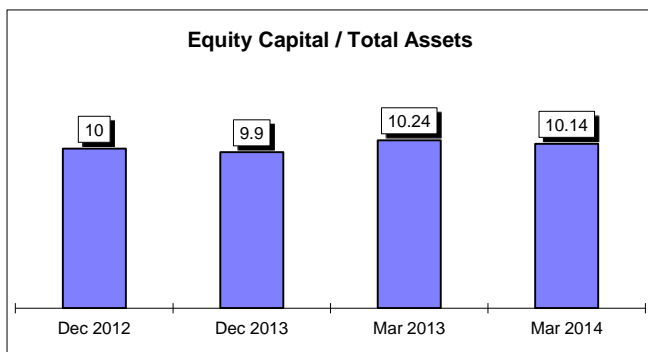
**TOTAL ASSETS COMPARISON** (000 omitted)  
**WYOMING NATIONAL BANKS**

BANK	LOCATION	Dec 2012	Dec 2013	Mar 2013	Mar 2014
Buffalo Federal Savings Bank	Buffalo	135,868	121,194	134,558	119,450
HILLTOP NATIONAL BANK	Casper	637,046	650,112	634,602	664,388
FIRST NATIONAL BANK OF GILLETTE	Gillette	517,343	536,416	508,577	540,804
Big Horn Federal Savings Bank	Greybull	225,424	221,272	231,065	220,045
SUMMIT NATIONAL BANK	Hulett	64,725	61,254	62,045	62,903
RAWLINS NATIONAL BANK, THE	Rawlins	154,110	155,161	151,591	153,010
First Federal Savings Bank	Sheridan	221,548	220,683	222,580	222,863
<b>TOTAL ASSETS - NATIONAL BANKS</b>		<b>1,956,064</b>	<b>1,966,092</b>	<b>1,945,018</b>	<b>1,983,463</b>

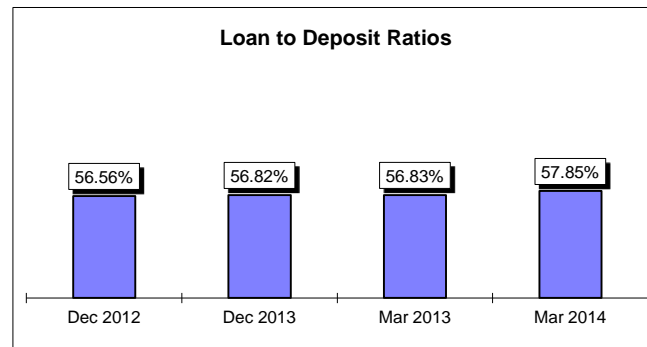
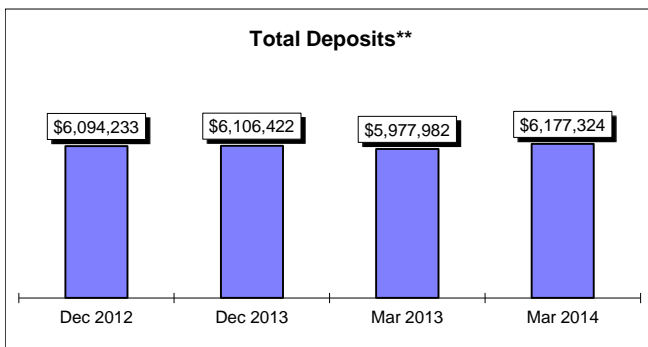
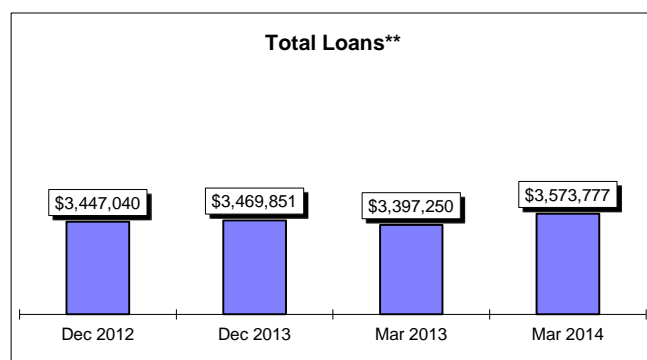
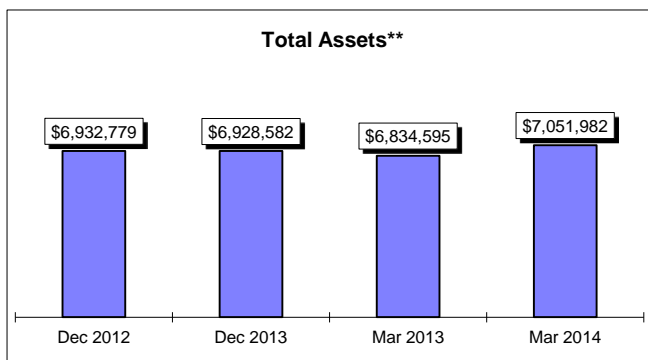
*Federal Savings Banks added to report beginning March 2014*

**WYOMING  
STATE AND NATIONAL BANKS  
March 31, 2014**

Graph A



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

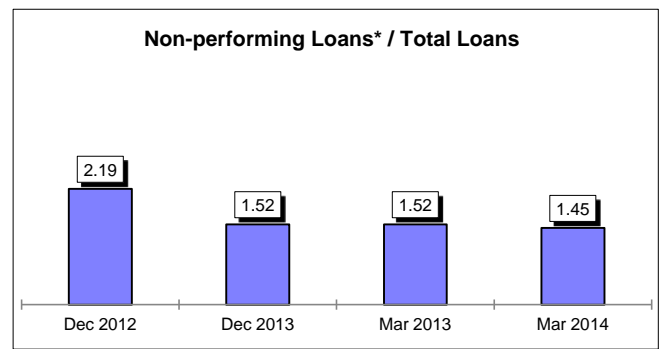
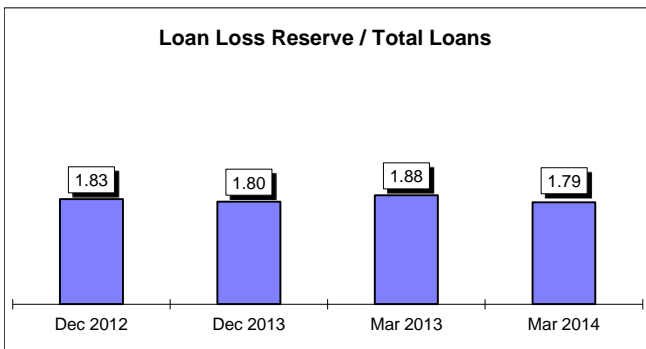
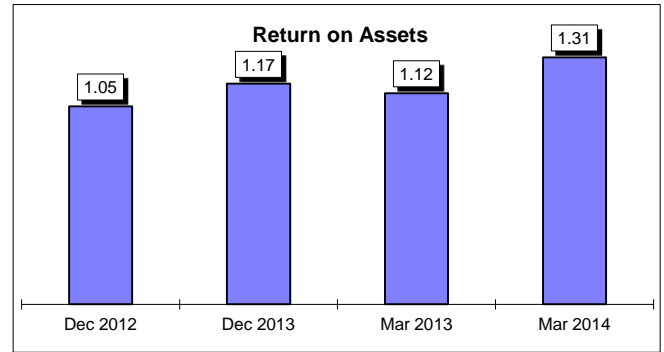
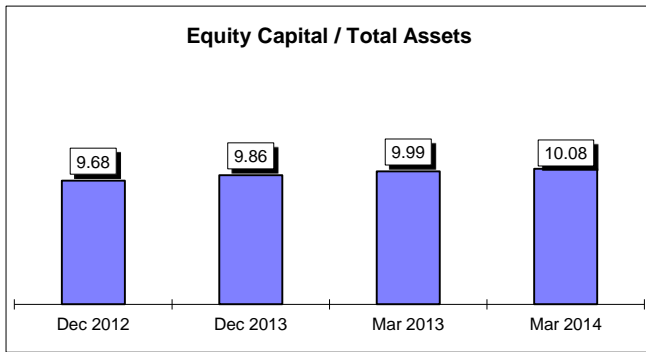


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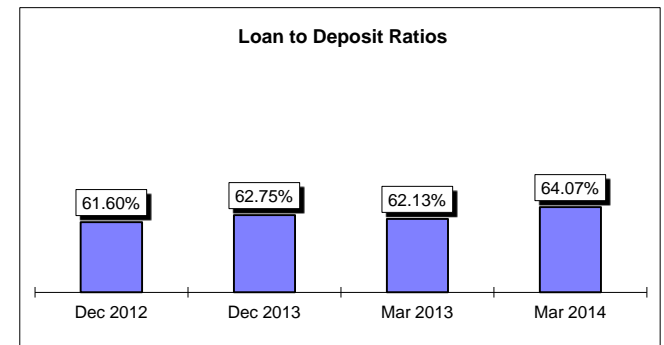
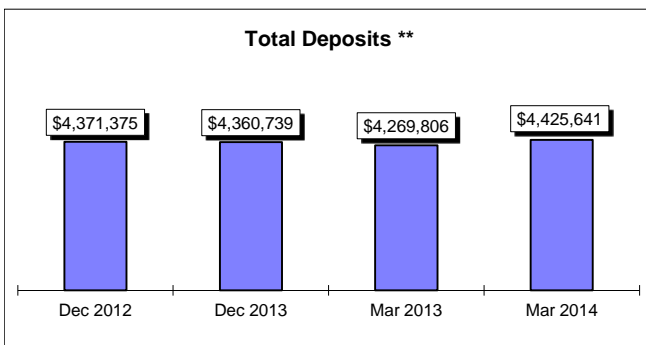
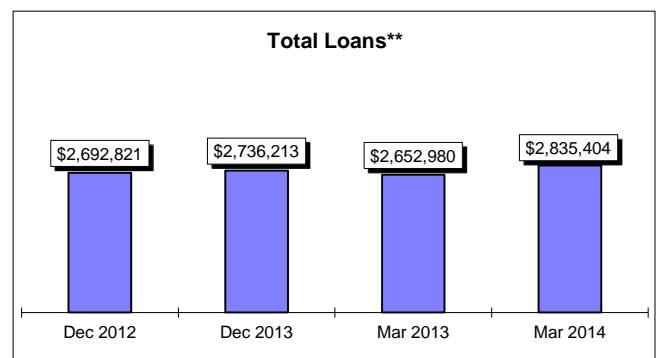
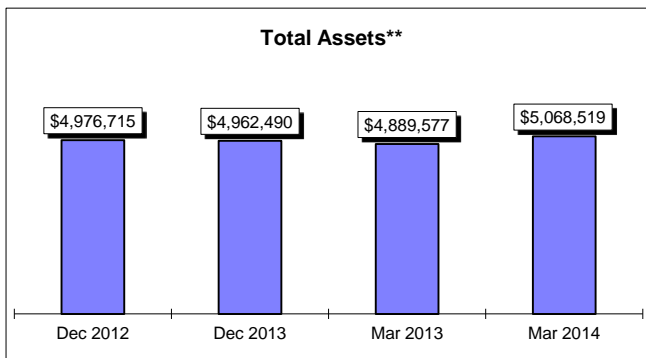


**WYOMING  
STATE BANKS  
March 31, 2014**

**Graph B**



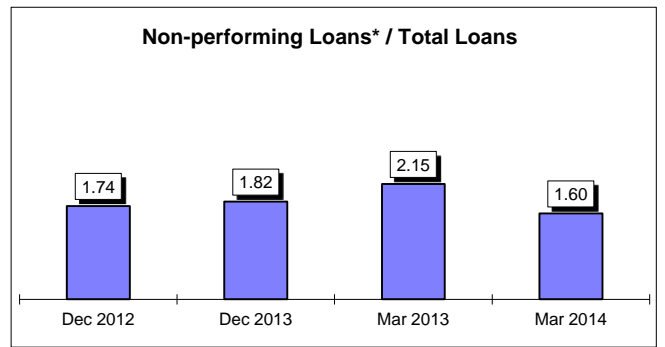
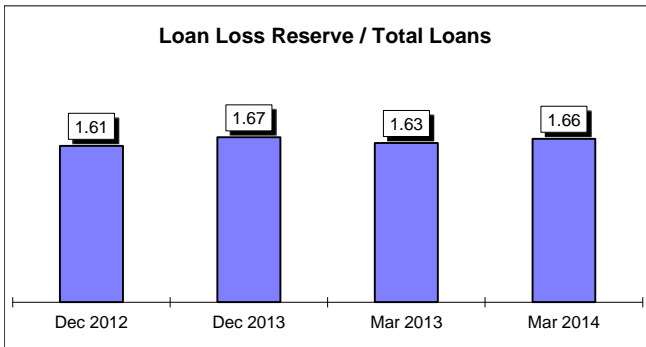
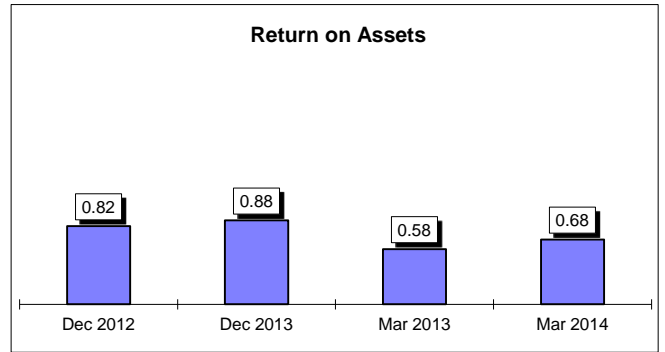
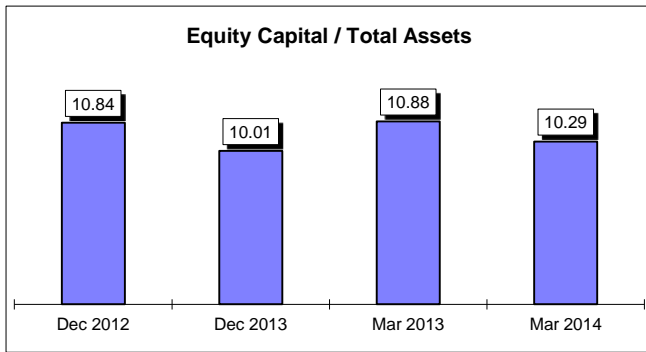
\*Non-performing = 90+ days past due plus nonaccrual totals



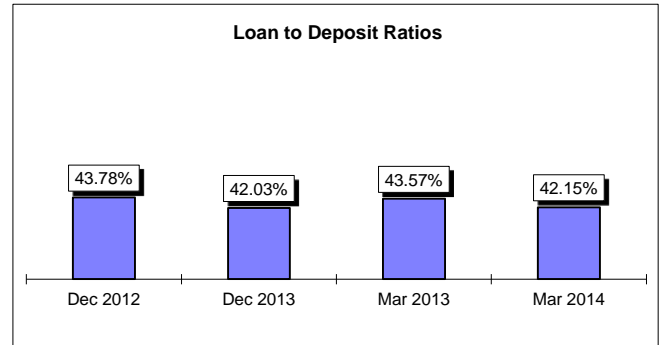
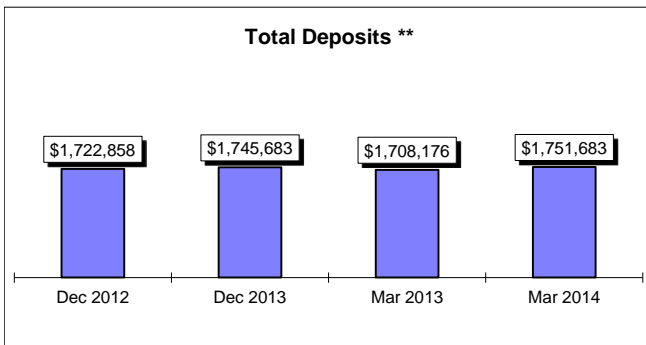
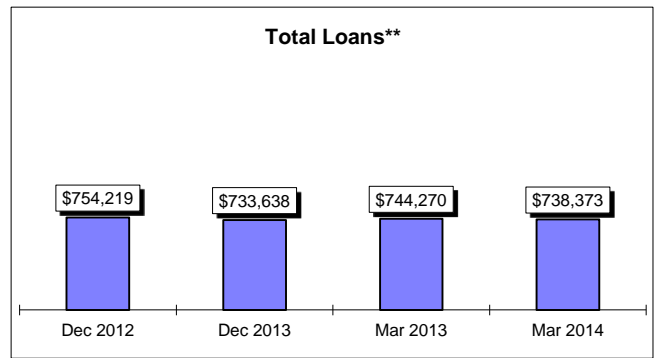
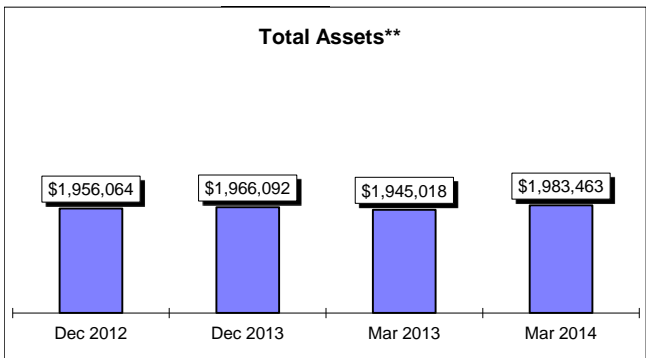
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**WYOMING  
NATIONAL BANKS  
March 31, 2014**

Graph C



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



\*\* 000 omitted