

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

**Jun 2016**  
**(000 Omitted)**

	(26) STATE BANKS <small>(57 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(16 BRANCHES*)</small>	COMBINED TOTALS
<b>ASSETS</b>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	104,167	27,434	131,601
b. Interest-bearing balances	277,997	453,467	731,464
Securities			
a. Held-to-maturity securities	178,898	55,766	234,664
b. Available-for-sale securities	1,424,567	902,023	2,326,590
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	21,126	0	21,126
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	34,643	8,769	43,412
b. Loans & leases, net of unearned income	3,569,994	744,946	4,314,940
c. LESS: Allowance for loan and lease losses	58,441	12,692	71,133
d. Loans & leases, net of unearned income & allowance	3,511,553	732,254	4,243,807
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	152,184	23,728	175,912
Other real estate owned	6,142	2,331	8,473
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	8,530	370	8,900
b. Other Intangible assets	2,511	1,893	4,404
Other assets	124,909	38,553	163,462
<b>TOTAL ASSETS</b>	<b>5,847,227</b>	<b>2,246,588</b>	<b>8,093,815</b>
<b>LIABILITIES</b>			
Deposits			
a. In domestic offices	5,087,545	1,975,844	7,063,389
1. Noninterest bearing	992,388	484,258	1,476,646
2. Interest bearing	4,095,157	1,491,586	5,586,743
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	28,568	5,871	34,439
b. Securities sold under agreements to repurchase	32,232	11,918	44,150
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	58,511	6,058	64,569
Subordinated notes and debentures	0	0	0
Other liabilities	19,802	11,256	31,058
<b>TOTAL LIABILITIES</b>	<b>5,226,658</b>	<b>2,010,947</b>	<b>7,237,605</b>
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,613	2,320	25,933
Surplus	221,971	11,613	233,584
a. Retained earnings	359,624	210,891	570,515
b. Accumulated other comprehensive income	15,361	10,817	26,178
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
<b>TOTAL EQUITY CAPITAL</b>	<b>620,569</b>	<b>235,641</b>	<b>856,210</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>5,847,227</b>	<b>2,246,588</b>	<b>8,093,815</b>

\* 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 73 branches. Banks chartered outside of Wyoming also operate branches across the state.

**TOTAL LOANS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2014	Dec 2015	Jun 2015	Jun 2016
Bank of Star Valley	Afton	87,363	96,344	92,649	97,657
Security State Bank	Basin	202,564	200,236	208,861	201,086
Buffalo Federal Bank*	Buffalo	60,955	69,555	66,230	71,920
First Northern Bank of Wyoming	Buffalo	170,334	179,154	178,473	196,654
Jonah Bank of Wyoming	Casper	171,338	180,395	176,685	190,293
Cheyenne State Bank	Cheyenne	31,868	30,037	31,244	29,232
Security First Bank	Cheyenne	40,472	39,066	39,729	37,287
Wyoming Bank & Trust	Cheyenne	81,797	87,568	94,010	93,794
The Converse County Bank	Douglas	142,891	151,672	148,529	164,003
State Bank	Green River	20,452	20,243	20,340	18,975
Oregon Trail Bank	Guernsey	15,655	17,728	16,592	22,355
Bank of Jackson Hole	Jackson	392,951	443,027	413,900	457,029
Rocky Mountain Bank	Jackson	152,387	181,479	170,394	187,546
Central Bank and Trust	Lander	95,545	98,055	95,273	97,288
Western States Bank**	Laramie	101,836	115,296	105,290	372,973
Lusk State Bank	Lusk	28,695	29,605	31,281	33,160
Uinta Bank	Mountain View	48,364	52,122	51,024	46,122
First State Bank of Newcastle	Newcastle	35,336	37,271	34,982	36,883
Farmers State Bank	Pine Bluffs	9,303	12,204	12,518	13,768
Cowboy State Bank	Ranchester	23,964	27,186	26,234	28,917
Bank of Commerce	Rawlins	56,566	66,706	61,039	66,325
Wyoming Community Bank	Riverton	74,522	77,420	77,073	80,605
RSNB Bank	Rock Springs	70,815	68,868	68,191	95,469
Sundance State Bank	Sundance	85,116	96,030	94,643	104,255
Pinnacle Bank - Wyoming	Torrington	498,450	543,089	526,695	570,070
Platte Valley Bank	Torrington	265,740	269,372	264,282	290,971
<b>TOTAL LOANS - STATE BANKS</b>		<b>2,965,279</b>	<b>3,189,728</b>	<b>3,106,161</b>	<b>3,604,637</b>

\* Converted to state charter May 31, 2014

\*\* Wyoming State Bank merged with Valley Bank and Trust Co., Nebraska, and changed name June 17, 2016

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

BANK	LOCATION	Dec 2014	Dec 2015	Jun 2015	Jun 2016
Hilltop National Bank	Casper	248,070	254,508	248,669	250,431
First National Bank of Gillette	Gillette	128,546	123,089	128,294	119,919
Big Horn Federal Savings Bank	Greybull	97,258	93,741	94,576	96,129
Summit National Bank	Hulett	42,755	49,681	48,145	55,915
The Rawlins National Bank	Rawlins	71,627	76,551	71,165	79,750
First Federal Bank & Trust	Sheridan	126,025	140,237	125,969	151,571
<b>TOTAL LOANS - NATIONAL BANKS</b>		<b>714,281</b>	<b>737,807</b>	<b>716,818</b>	<b>753,715</b>

*Federal Savings Banks added to report beginning March 2014*

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2014	Dec 2015	Jun 2015	Jun 2016
Bank of Star Valley	Afton	115,235	130,232	123,211	138,190
Security State Bank	Basin	307,543	274,652	280,938	269,131
Buffalo Federal Bank*	Buffalo	94,679	93,542	92,380	89,705
First Northern Bank of Wyoming	Buffalo	248,545	254,594	237,044	248,024
Jonah Bank of Wyoming	Casper	276,172	258,924	265,353	256,406
Cheyenne State Bank	Cheyenne	35,137	36,077	39,439	37,265
Security First Bank	Cheyenne	63,127	62,907	64,938	64,050
Wyoming Bank & Trust	Cheyenne	128,311	149,619	137,182	141,871
The Converse County Bank	Douglas	456,899	508,605	462,936	451,385
State Bank	Green River	32,682	33,137	35,145	32,579
Oregon Trail Bank	Guernsey	30,661	33,853	29,110	30,423
Bank of Jackson Hole	Jackson	546,143	540,314	544,552	564,834
Rocky Mountain Bank	Jackson	170,409	198,465	196,543	210,130
Central Bank and Trust	Lander	130,753	135,575	136,029	131,038
Western States Bank**	Laramie	144,809	153,952	152,896	431,581
Lusk State Bank	Lusk	53,011	51,379	48,454	48,928
Uinta Bank	Mountain View	103,707	119,288	112,416	127,486
First State Bank of Newcastle	Newcastle	136,161	134,310	129,222	127,423
Farmers State Bank	Pine Bluffs	28,380	20,273	19,328	21,131
Cowboy State Bank	Ranchester	38,267	38,714	38,493	37,135
Bank of Commerce	Rawlins	112,501	111,686	113,806	113,799
Wyoming Community Bank	Riverton	118,490	122,275	116,053	121,224
RSNB Bank	Rock Springs	333,279	332,073	329,457	336,174
Sundance State Bank	Sundance	165,297	168,860	157,346	158,152
Pinnacle Bank - Wyoming	Torrington	589,745	627,799	596,448	613,660
Platte Valley Bank	Torrington	271,815	290,632	285,721	285,821
<b>TOTAL DEPOSITS - STATE BANKS</b>		<b>4,731,758</b>	<b>4,881,737</b>	<b>4,744,440</b>	<b>5,087,545</b>

\* Converted to state charter May 31, 2014

\*\* Wyoming State Bank merged with Valley Bank and Trust Co., Nebraska, and changed name June 17, 2016

STATE BANKS LOAN/DEPOSIT RATIOS

62.67%

65.34%

65.47%

70.85%

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING NATIONAL BANKS**

First National Bank of Gillette	LOCATION	Dec 2014	Dec 2015	Jun 2015	Jun 2016
Hilltop National Bank	Casper	634,909	826,432	735,916	864,027
First National Bank of Gillette	Gillette	516,742	542,443	535,510	495,432
Big Horn Federal Savings Bank	Greybull	199,969	200,325	196,608	199,061
Summit National Bank	Hulett	55,443	54,378	48,362	57,390
The Rawlins National Bank	Rawlins	147,140	149,630	150,720	147,208
First Federal Bank & Trust	Sheridan	175,102	210,904	196,198	212,726
<b>TOTAL DEPOSITS - NATIONAL BANKS</b>		<b>1,729,305</b>	<b>1,984,112</b>	<b>1,863,314</b>	<b>1,975,844</b>

*Federal Savings Banks added to report beginning March 2014*

NATIONAL BANKS LOAN/DEPOSIT RATIOS	41.30%	37.19%	38.47%	38.15%
ALL BANKS LOAN/DEPOSIT RATIOS	56.95%	57.20%	57.86%	61.70%

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

BANK	LOCATION	Dec 2014	Dec 2015	Jun 2015	Jun 2016
Bank of Star Valley	Afton	131,748	150,567	140,549	157,855
Security State Bank	Basin	356,110	322,578	325,980	318,485
Buffalo Federal Bank*	Buffalo	106,917	106,394	107,582	105,910
First Northern Bank of Wyoming	Buffalo	275,025	281,901	274,133	288,602
Jonah Bank of Wyoming	Casper	302,416	287,530	292,934	286,796
Cheyenne State Bank	Cheyenne	41,146	42,197	45,470	43,481
Security First Bank	Cheyenne	69,762	69,660	71,712	71,062
Wyoming Bank & Trust	Cheyenne	145,861	169,109	156,540	164,160
The Converse County Bank	Douglas	500,253	554,316	509,397	499,308
State Bank	Green River	37,768	38,260	40,251	37,759
Oregon Trail Bank	Guernsey	33,841	38,341	34,121	35,547
Bank of Jackson Hole	Jackson	609,311	608,408	610,323	637,013
Rocky Mountain Bank	Jackson	218,231	248,436	245,141	260,405
Central Bank and Trust	Lander	153,324	158,375	158,830	154,062
Western States Bank**	Laramie	164,434	173,735	172,485	483,523
Lusk State Bank	Lusk	59,290	58,008	54,666	55,393
Uinta Bank	Mountain View	119,778	133,405	129,323	140,631
First State Bank of Newcastle	Newcastle	155,958	154,845	149,184	149,030
Farmers State Bank	Pine Bluffs	30,309	22,812	21,819	23,792
Cowboy State Bank	Ranchester	42,066	44,232	42,401	44,109
Bank of Commerce	Rawlins	127,127	127,003	128,662	130,126
Wyoming Community Bank	Riverton	136,202	142,835	134,774	142,411
RSNB Bank	Rock Springs	377,032	376,297	371,734	381,811
Sundance State Bank	Sundance	181,201	185,891	174,352	180,746
Pinnacle Bank - Wyoming	Torrington	682,294	713,926	698,119	718,615
Platte Valley Bank	Torrington	323,286	339,906	338,075	336,595
<b>TOTAL ASSETS - STATE BANKS</b>		<b>5,380,690</b>	<b>5,548,967</b>	<b>5,428,557</b>	<b>5,847,227</b>

\* Converted to state charter May 31, 2014

\*\* Wyoming State Bank merged with Valley Bank and Trust Co., Nebraska, and changed name June 17, 2016

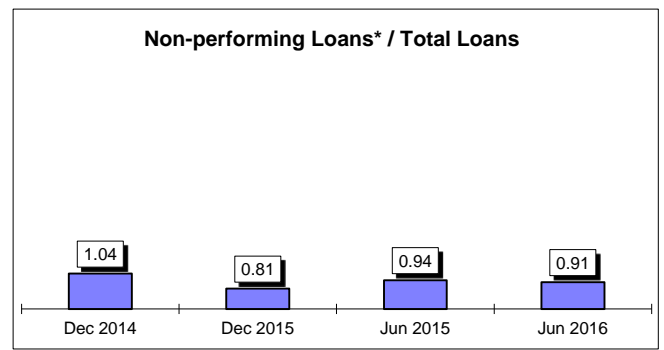
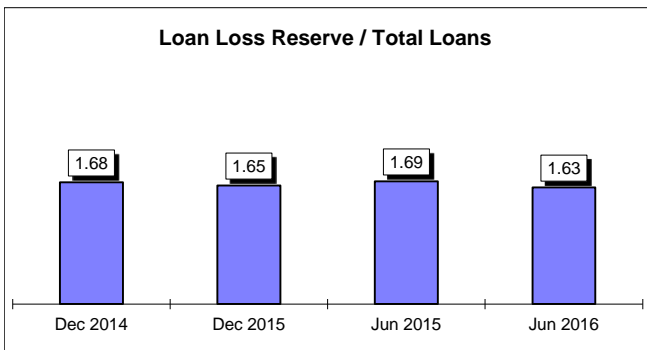
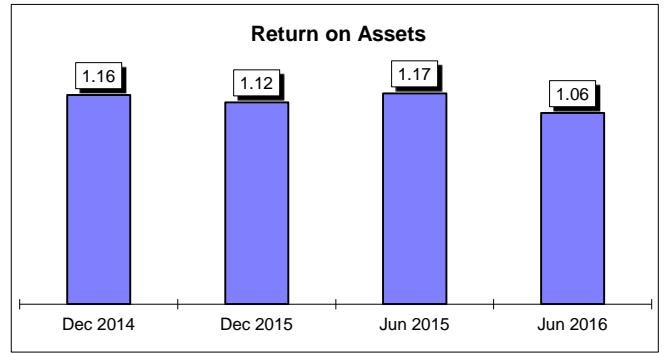
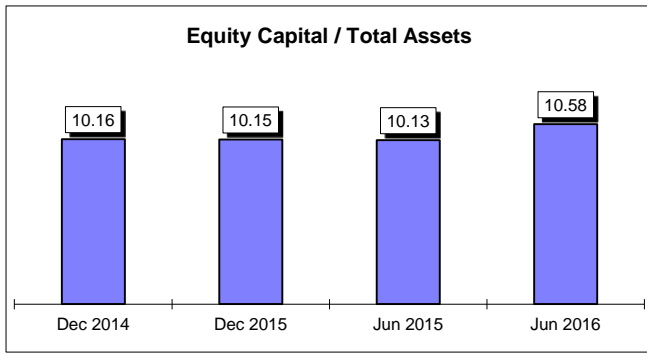
**TOTAL ASSETS COMPARISON** (000 omitted)  
**WYOMING NATIONAL BANKS**

BANK	LOCATION	Dec 2014	Dec 2015	Jun 2015	Jun 2016
Hilltop National Bank	Casper	706,956	904,132	808,872	948,201
First National Bank of Gillette	Gillette	578,170	605,485	597,841	563,315
Big Horn Federal Savings Bank	Greybull	230,251	235,505	229,990	234,955
Summit National Bank	Hulett	62,210	63,170	62,867	71,605
The Rawlins National Bank	Rawlins	165,206	169,176	169,504	170,739
First Federal Bank & Trust	Sheridan	221,599	252,621	238,432	257,773
<b>TOTAL ASSETS - NATIONAL BANKS</b>		<b>1,964,392</b>	<b>2,230,089</b>	<b>2,107,506</b>	<b>2,246,588</b>

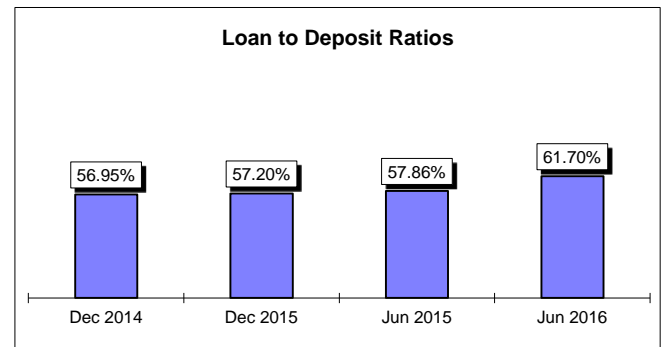
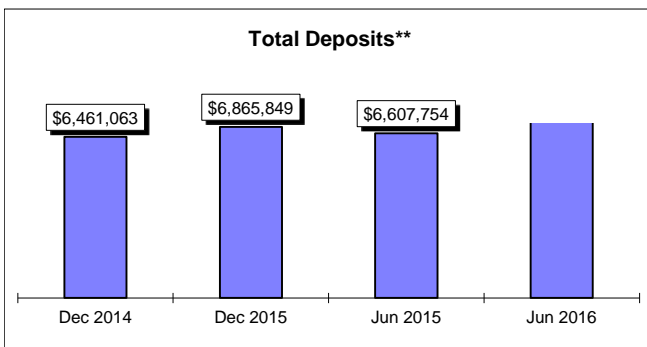
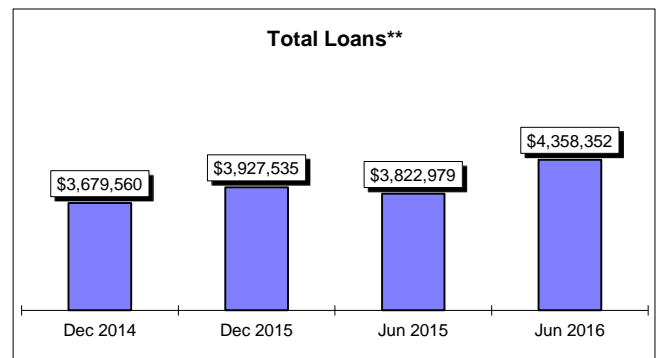
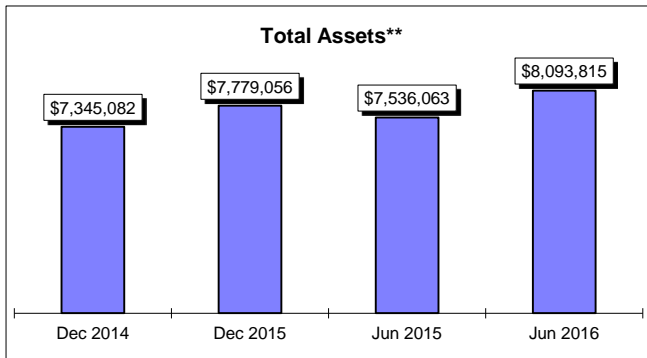
*Federal Savings Banks added to report beginning March 2014*

**WYOMING  
STATE AND NATIONAL BANKS  
June 30, 2016**

Graph A



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

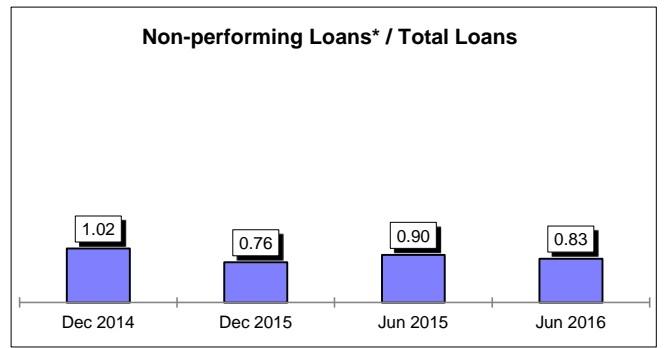
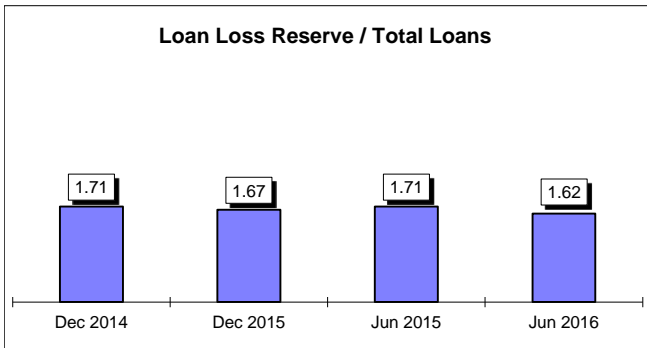
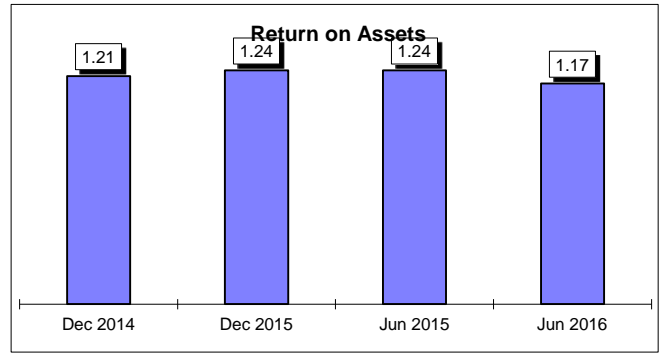
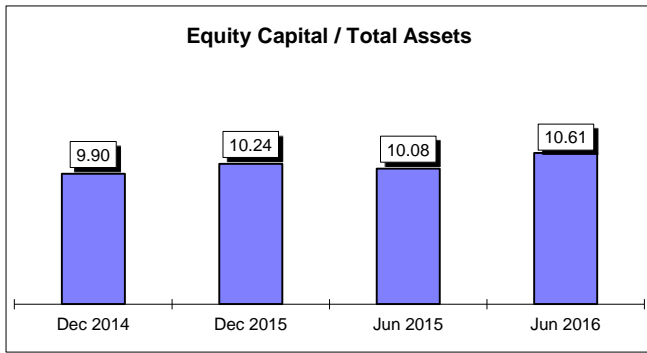


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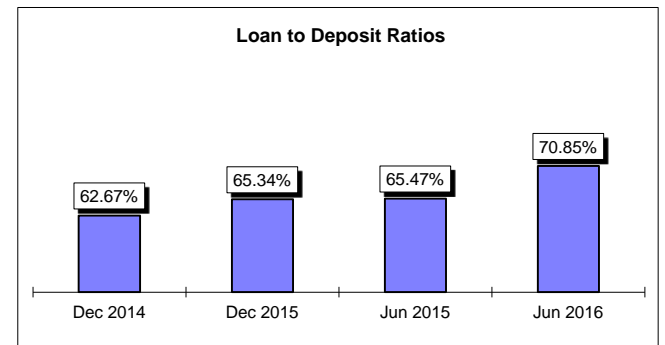
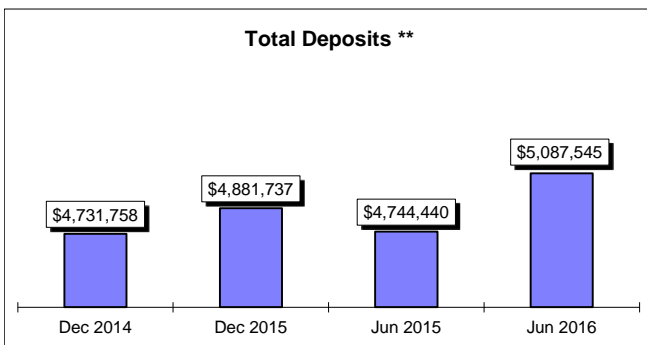
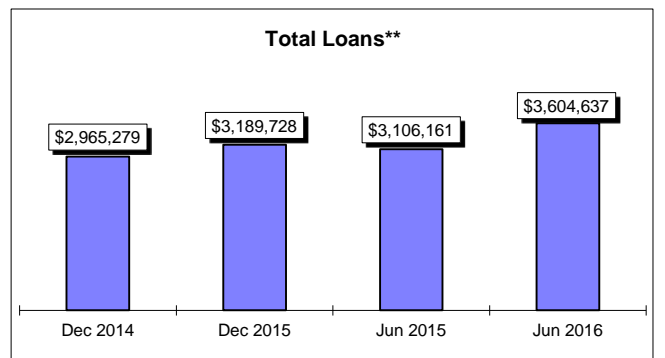
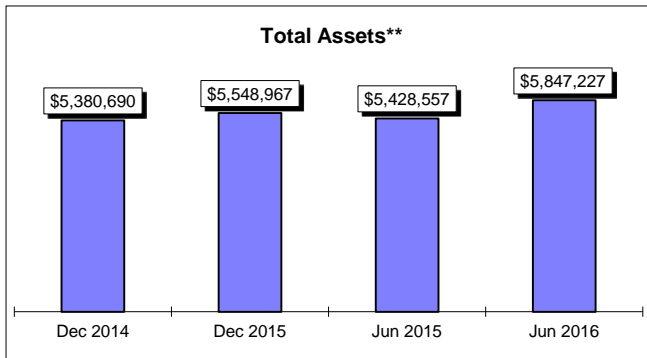


WYOMING  
STATE BANKS  
June 30, 2016

Graph A



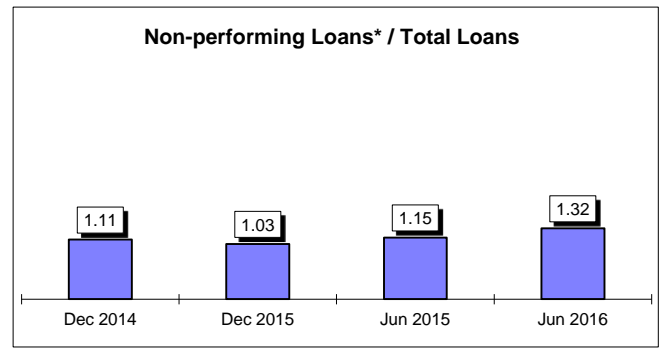
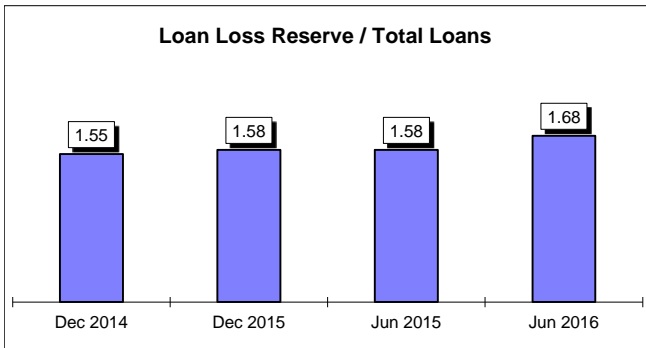
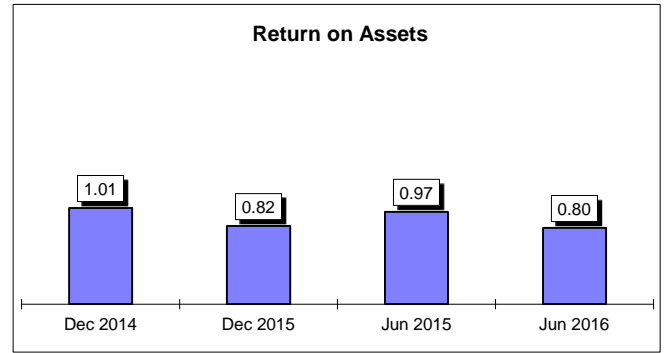
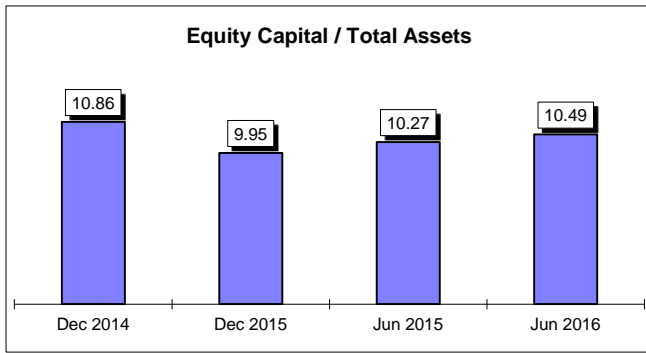
\*Non-performing = 90+ days past due plus nonaccrual totals



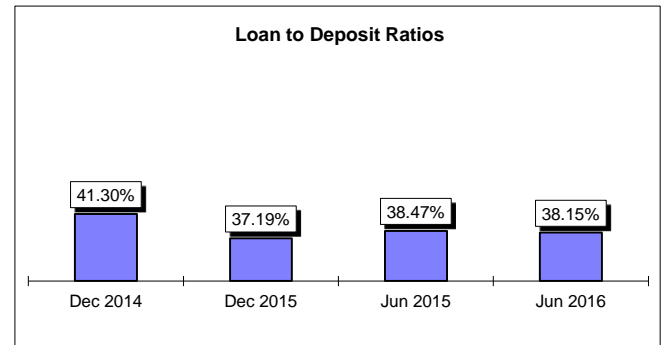
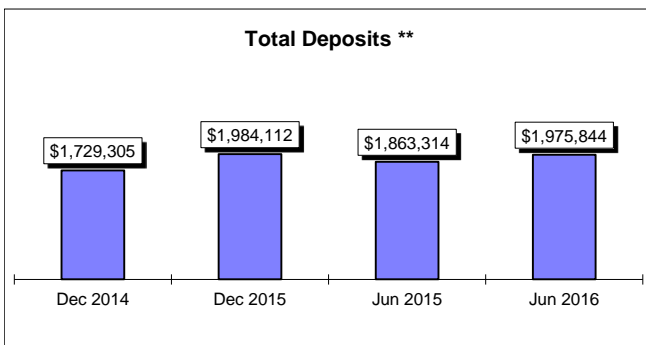
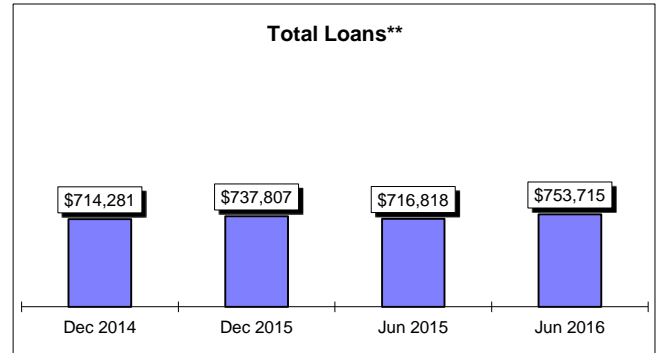
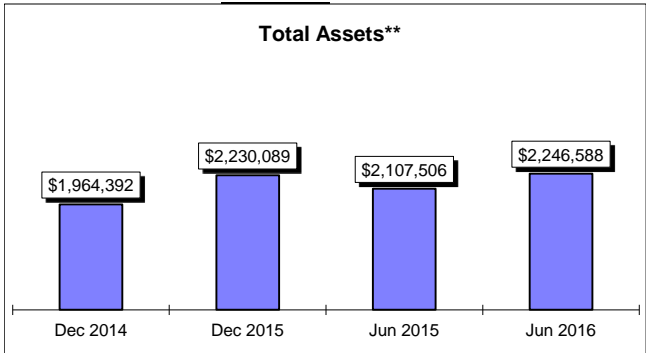
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**WYOMING  
NATIONAL BANKS  
June 30, 2016**

Graph A



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



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