

STATE OF WYOMING
DIVISION OF BANKING

Jun 2017
(000 Omitted)

	(26) STATE BANKS <small>(57 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(15 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	95,688	31,464	127,152
b. Interest-bearing balances	371,704	147,740	519,444
Securities			
a. Held-to-maturity securities	193,583	60,876	254,459
b. Available-for-sale securities	1,312,904	946,103	2,259,007
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	75,001	6,700	81,701
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	34,958	8,084	43,042
b. Loans & leases, net of unearned income	3,787,353	809,248	4,596,601
c. LESS: Allowance for loan and lease losses	60,373	14,434	74,807
d. Loans & leases, net of unearned income & allowance	3,726,980	794,814	4,521,794
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	149,109	23,467	172,576
Other real estate owned	6,132	1,538	7,670
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	8,346	370	8,716
b. Other Intangible assets	2,097	2,228	4,325
Other assets	135,044	50,097	185,141
TOTAL ASSETS	6,111,546	2,073,481	8,185,027
LIABILITIES			
Deposits			
a. In domestic offices	5,313,150	1,806,805	7,119,955
1. Noninterest bearing	1,062,635	367,579	1,430,214
2. Interest bearing	4,250,515	1,439,226	5,689,741
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	41,743	1,837	43,580
b. Securities sold under agreements to repurchase	33,430	14,083	47,513
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	60,028	2,537	62,565
Subordinated notes and debentures	0	0	0
Other liabilities	21,589	12,893	34,482
TOTAL LIABILITIES	5,469,940	1,838,154	7,308,094
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,613	2,320	25,933
Surplus	226,303	11,613	237,916
a. Retained earnings	389,907	222,017	611,924
b. Accumulated other comprehensive income	1,781	(622)	1,159
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	641,604	235,328	876,932
TOTAL LIABILITIES AND EQUITY CAPITAL	6,111,546	2,073,481	8,185,027

* 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 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	Jun 2016	Jun 2017
Bank of Star Valley	Afton	96,344	96,333	97,657	91,330
Security State Bank	Basin	200,236	189,811	201,086	197,802
Buffalo Federal Bank	Buffalo	69,555	71,777	71,920	73,692
First Northern Bank of Wyoming	Buffalo	179,154	199,194	196,654	212,470
Jonah Bank of Wyoming	Casper	180,395	192,137	190,293	196,948
Cheyenne State Bank	Cheyenne	30,037	30,072	29,232	31,198
Security First Bank	Cheyenne	39,066	39,197	37,287	38,334
Wyoming Bank & Trust	Cheyenne	87,568	98,417	93,794	97,827
The Converse County Bank	Douglas	151,672	163,071	164,003	171,891
State Bank	Green River	20,243	18,355	18,975	18,171
Oregon Trail Bank	Guernsey	17,728	23,638	22,355	24,811
Bank of Jackson Hole	Jackson	443,027	476,555	457,029	505,816
Rocky Mountain Bank	Jackson	181,479	198,351	187,546	213,619
Central Bank and Trust	Lander	98,055	91,381	97,288	91,192
Western States Bank*	Laramie	115,296	360,982	372,973	369,940
Lusk State Bank	Lusk	29,605	31,936	33,160	33,090
Uinta Bank	Mountain View	52,122	47,565	46,122	51,629
First State Bank of Newcastle	Newcastle	37,271	38,224	36,883	37,666
Farmers State Bank	Pine Bluffs	12,204	14,033	13,768	14,152
Cowboy State Bank	Ranchester	27,186	29,082	28,917	28,498
Bank of Commerce	Rawlins	66,706	68,615	66,325	68,132
Wyoming Community Bank	Riverton	77,420	78,781	80,605	84,337
RSNB Bank	Rock Springs	68,868	104,312	95,469	105,137
Sundance State Bank	Sundance	96,030	110,637	104,255	112,365
Pinnacle Bank - Wyoming	Torrington	543,089	585,596	570,070	633,389
Platte Valley Bank	Torrington	269,372	305,390	290,971	318,875
TOTAL LOANS - STATE BANKS		3,189,728	3,663,442	3,604,637	3,822,311

* 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	Jun 2016	Jun 2017
Hilltop National Bank	Casper	254,508	247,151	250,431	254,570
First National Bank of Gillette	Gillette	123,089	122,294	119,919	130,167
Big Horn Federal Savings Bank	Greybull	93,741	97,586	96,129	102,796
Summit National Bank	Hulett	49,681	55,729	55,915	57,404
The Rawlins National Bank	Rawlins	76,551	85,559	79,750	95,558
First Federal Bank & Trust	Sheridan	140,237	161,226	151,571	176,837
TOTAL LOANS - NATIONAL BANKS		737,807	769,545	753,715	817,332

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Jun 2016	Jun 2017
Bank of Star Valley	Afton	130,232	142,280	138,190	157,391
Security State Bank	Basin	274,652	272,726	269,131	265,234
Buffalo Federal Bank	Buffalo	93,542	92,879	89,705	92,472
First Northern Bank of Wyoming	Buffalo	254,594	247,172	248,024	253,069
Jonah Bank of Wyoming	Casper	258,924	286,080	256,406	267,453
Cheyenne State Bank	Cheyenne	36,077	39,639	37,265	39,903
Security First Bank	Cheyenne	62,907	65,798	64,050	64,046
Wyoming Bank & Trust	Cheyenne	149,619	147,504	141,871	149,031
The Converse County Bank	Douglas	508,605	467,131	451,385	487,906
State Bank	Green River	33,137	31,885	32,579	28,094
Oregon Trail Bank	Guernsey	33,853	32,227	30,423	31,292
Bank of Jackson Hole	Jackson	540,314	581,855	564,834	618,077
Rocky Mountain Bank	Jackson	198,465	224,697	210,130	234,790
Central Bank and Trust	Lander	135,575	144,897	131,038	135,591
Western States Bank*	Laramie	153,952	432,548	431,581	445,818
Lusk State Bank	Lusk	51,379	48,812	48,928	48,232
Uinta Bank	Mountain View	119,288	135,448	127,486	145,700
First State Bank of Newcastle	Newcastle	134,310	126,566	127,423	122,409
Farmers State Bank	Pine Bluffs	20,273	23,099	21,131	23,251
Cowboy State Bank	Ranchester	38,714	39,817	37,135	41,262
Bank of Commerce	Rawlins	111,686	107,503	113,799	107,689
Wyoming Community Bank	Riverton	122,275	117,967	121,224	117,844
RSNB Bank	Rock Springs	332,073	334,705	336,174	313,337
Sundance State Bank	Sundance	168,860	163,537	158,152	162,241
Pinnacle Bank - Wyoming	Torrington	627,799	649,685	613,660	653,679
Platte Valley Bank	Torrington	290,632	306,184	285,821	307,339
TOTAL LOANS - STATE BANKS		4,881,737	5,262,641	5,087,545	5,313,150

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

STATE BANKS LOAN/DEPOSIT RATIOS	65.34%	69.61%	70.85%	71.94%
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TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Jun 2016	Jun 2017
Hilltop National Bank	Casper	826,432	775,036	864,027	644,481
First National Bank of Gillette	Gillette	542,443	522,965	495,432	511,283
Big Horn Federal Savings Bank	Greybull	200,325	197,320	199,061	200,400
Summit National Bank	Hulett	54,378	61,477	57,390	65,485
The Rawlins National Bank	Rawlins	149,630	148,752	147,208	156,246
First Federal Bank & Trust	Sheridan	210,904	223,207	212,726	228,910
TOTAL DEPOSITS - NATIONAL BANKS		1,984,112	1,928,757	1,975,844	1,806,805

NATIONAL BANKS LOAN/DEPOSIT RATIOS	37.19%	39.90%	38.15%	45.24%
ALL BANKS LOAN/DEPOSIT RATIOS	57.20%	61.64%	61.70%	65.16%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Jun 2016	Jun 2017
Bank of Star Valley	Afton	150,567	162,424	157,855	179,096
Security State Bank	Basin	322,578	321,180	318,485	317,652
Buffalo Federal Bank	Buffalo	106,394	105,957	105,910	107,614
First Northern Bank of Wyoming	Buffalo	281,901	283,514	288,602	298,564
Jonah Bank of Wyoming	Casper	287,530	316,719	286,796	300,014
Cheyenne State Bank	Cheyenne	42,197	45,826	43,481	46,209
Security First Bank	Cheyenne	69,660	72,727	71,062	71,154
Wyoming Bank & Trust	Cheyenne	169,109	168,463	164,160	171,681
The Converse County Bank	Douglas	554,316	514,412	499,308	537,535
State Bank	Green River	38,260	36,983	37,759	32,983
Oregon Trail Bank	Guernsey	38,341	36,408	35,547	35,430
Bank of Jackson Hole	Jackson	608,408	656,675	637,013	695,107
Rocky Mountain Bank	Jackson	248,436	279,504	260,405	290,715
Central Bank and Trust	Lander	158,375	167,363	154,062	158,041
Western States Bank*	Laramie	173,735	485,325	483,523	499,137
Lusk State Bank	Lusk	58,008	55,583	55,393	54,969
Uinta Bank	Mountain View	133,405	149,769	140,631	159,551
First State Bank of Newcastle	Newcastle	154,845	146,640	149,030	143,339
Farmers State Bank	Pine Bluffs	22,812	25,793	23,792	26,119
Cowboy State Bank	Ranchester	44,232	46,746	44,109	45,631
Bank of Commerce	Rawlins	127,003	123,382	130,126	124,345
Wyoming Community Bank	Riverton	142,835	137,924	142,411	139,775
RSNB Bank	Rock Springs	376,297	375,261	381,811	357,079
Sundance State Bank	Sundance	185,891	181,420	180,746	181,433
Pinnacle Bank - Wyoming	Torrington	713,926	734,907	718,615	777,479
Platte Valley Bank	Torrington	339,906	352,030	336,595	360,894
TOTAL ASSETS - STATE BANKS		5,548,967	5,982,935	5,847,227	6,111,546

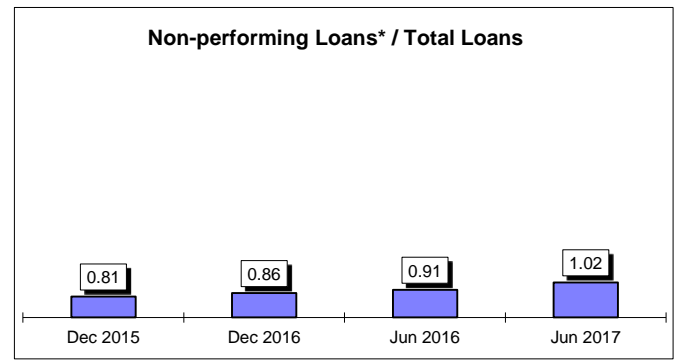
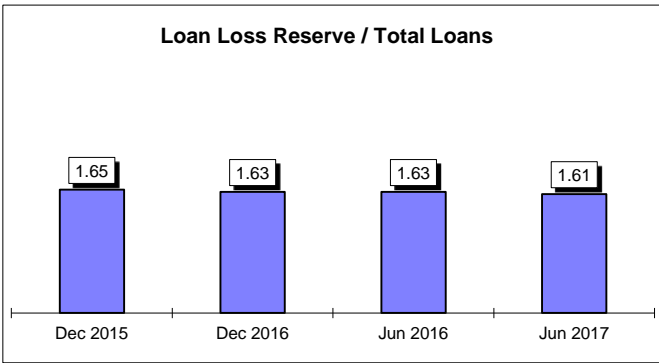
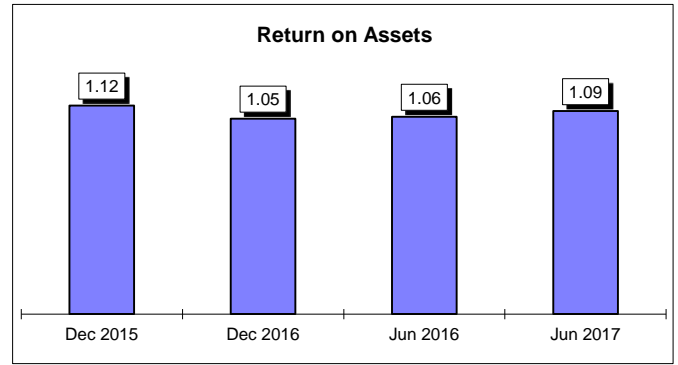
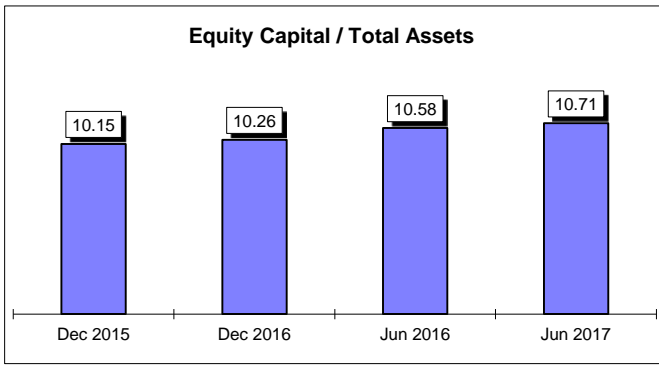
* Merged with Valley Bank and Trust Co. (Nebraska) June 17, 2016

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

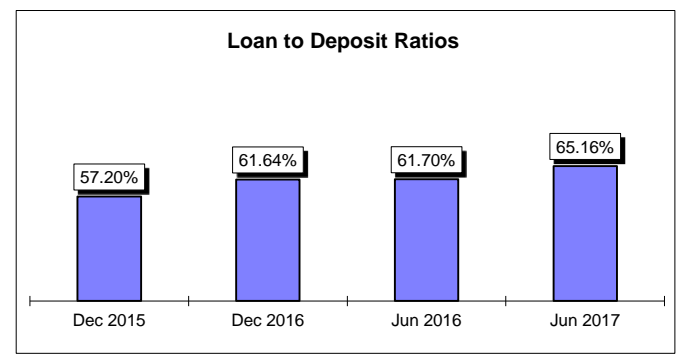
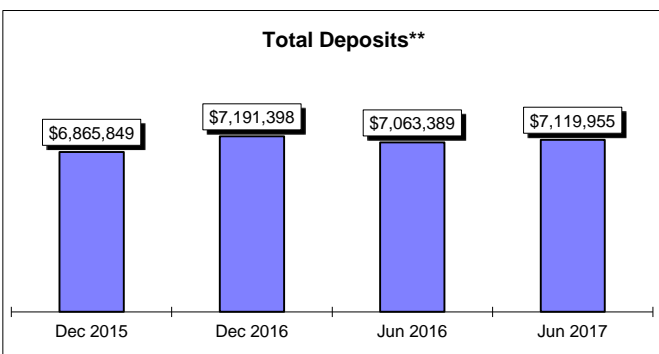
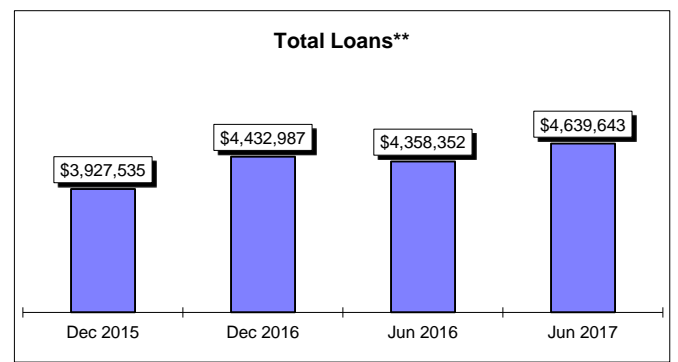
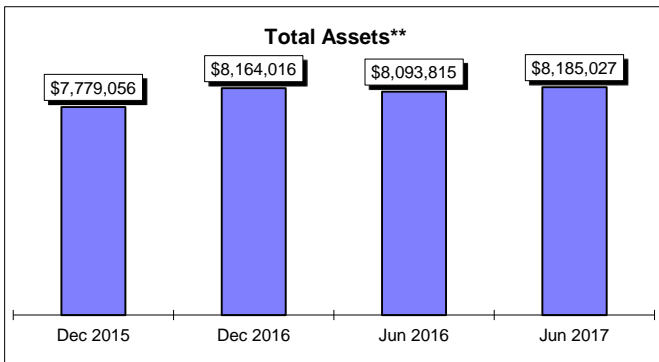
BANK	LOCATION	Dec 2015	Dec 2016	Jun 2016	Jun 2017
Hilltop National Bank	Casper	904,132	849,481	948,201	729,392
First National Bank of Gillette	Gillette	605,485	584,653	563,315	577,530
Big Horn Federal Savings Bank	Greybull	235,505	232,751	234,955	238,291
Summit National Bank	Hulett	63,170	71,250	71,605	77,143
The Rawlins National Bank	Rawlins	169,176	176,816	170,739	178,527
First Federal Bank & Trust	Sheridan	252,621	266,130	257,773	272,598
TOTAL ASSETS - NATIONAL BANKS		2,230,089	2,181,081	2,246,588	2,073,481

**WYOMING
STATE AND NATIONAL BANKS
June 30, 2017**

Graph A



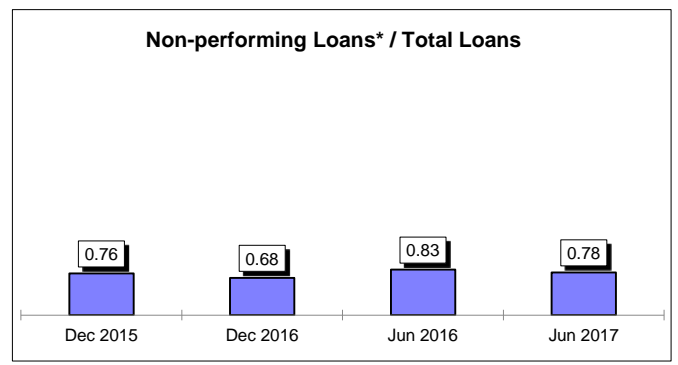
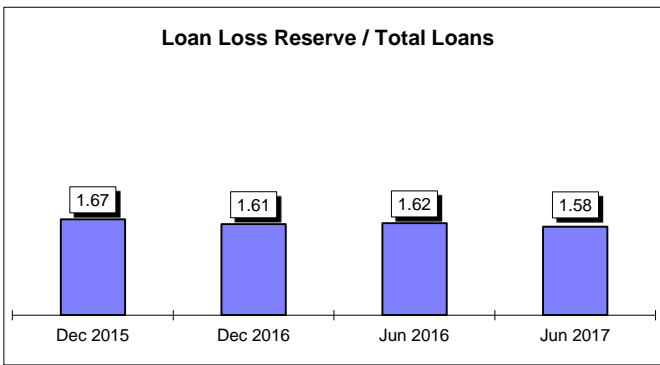
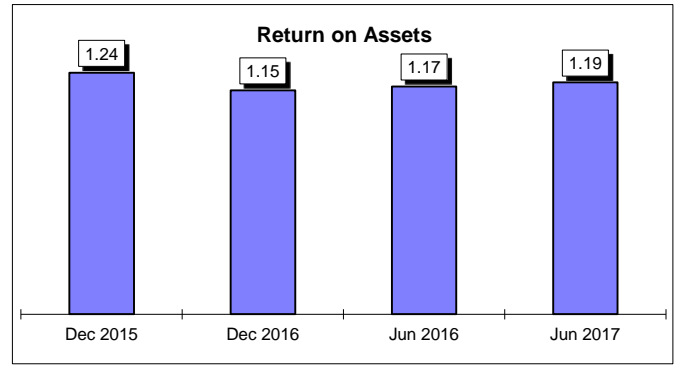
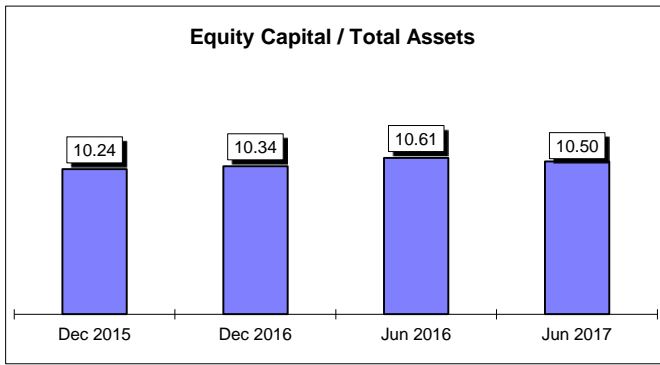
*Non-performing = 90+ days past due plus nonaccrual totals



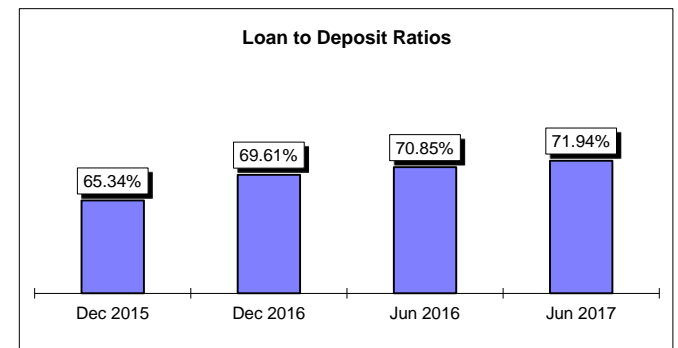
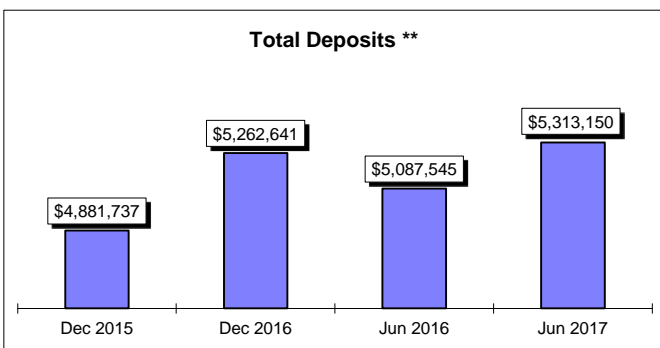
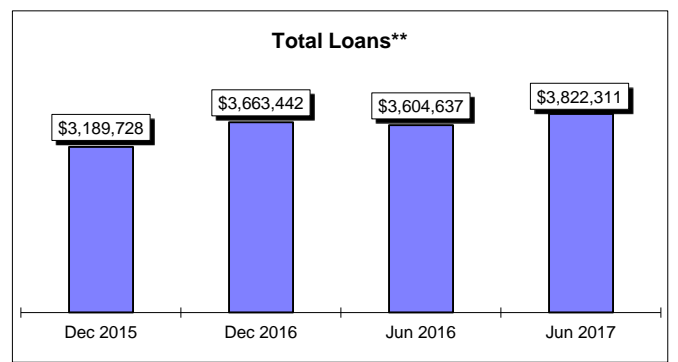
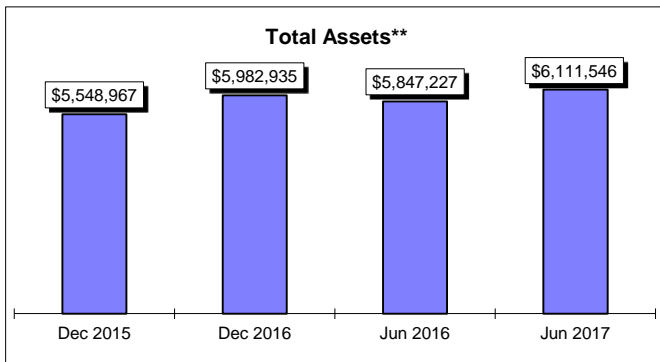
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WYOMING
STATE BANKS
June 30, 2017

Graph B



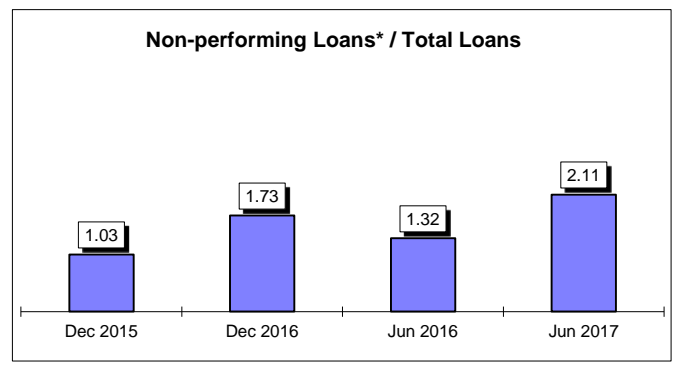
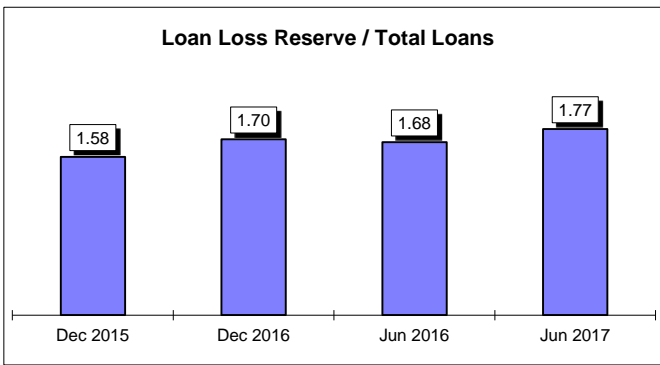
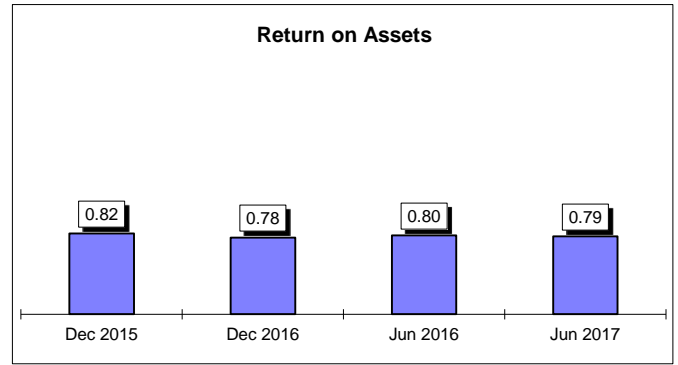
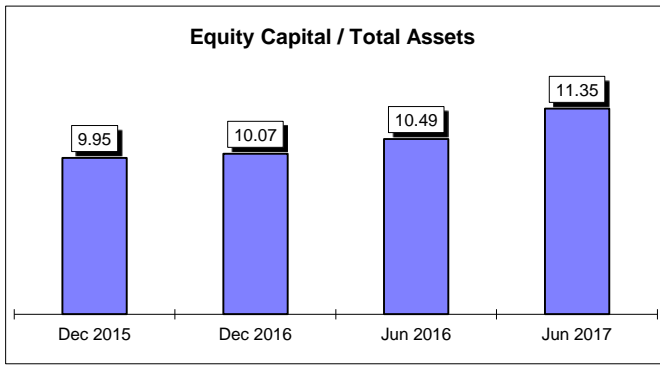
*Non-performing = 90+ days past due plus nonaccrual totals



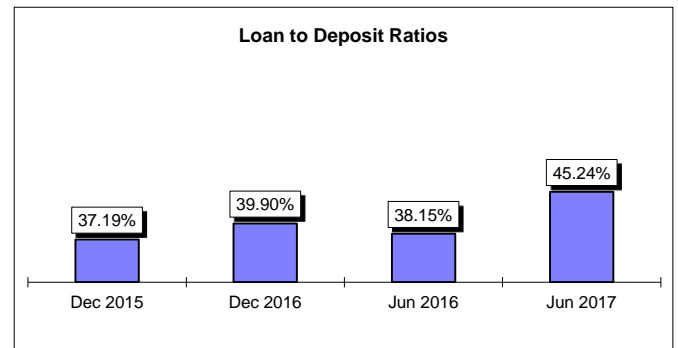
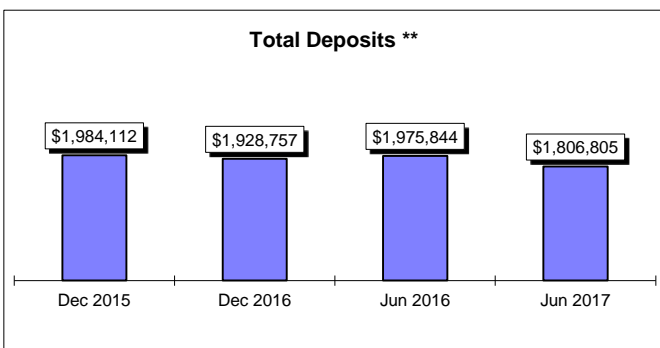
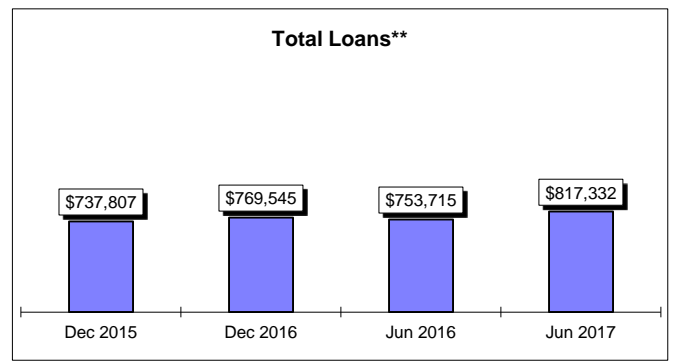
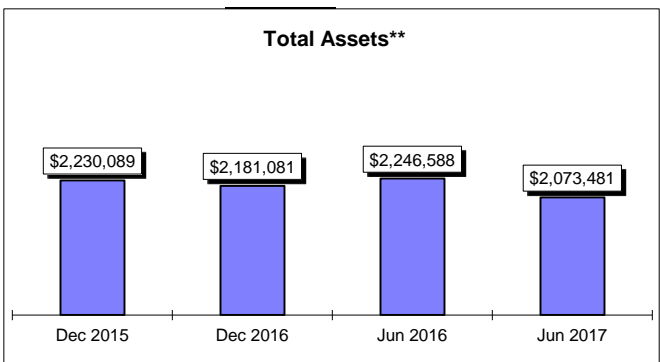
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**WYOMING
NATIONAL BANKS
June 30, 2017**

Graph C



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



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