

STATE OF WYOMING
DIVISION OF BANKING

Jun 2013
(000 Omitted)

	(27) STATE BANKS <small>(52 BRANCHES*)</small>	(4) NATIONAL BANKS <small>(11 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	94,218	34,517	128,735
b. Interest-bearing balances	274,662	211,608	486,270
Securities			
a. Held-to-maturity securities	159,434	0	159,434
b. Available-for-sale securities	1,361,499	605,564	1,967,063
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	39,286	0	39,286
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	26,603	6,350	32,953
b. Loans & leases, net of unearned income	2,769,383	456,746	3,226,129
c. LESS: Allowance for loan and lease losses	50,035	7,507	57,542
d. Loans & leases, net of unearned income & allowance	2,719,348	449,239	3,168,587
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	123,272	12,830	136,102
Other real estate owned	24,479	2,262	26,741
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	2,384	396	2,780
Other assets	98,661	26,128	124,789
TOTAL ASSETS	4,933,887	1,349,210	6,283,097
LIABILITIES			
Deposits			
a. In domestic offices	4,307,174	1,210,560	5,517,734
1. Noninterest bearing	746,386	278,442	1,024,828
2. Interest bearing	3,560,788	932,118	4,492,906
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	31,581	828	32,409
b. Securities sold under agreements to repurchase	28,534	2,938	31,472
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	68,349	1,169	69,518
Subordinated notes and debentures	0	0	0
Other liabilities	15,321	4,484	19,805
TOTAL LIABILITIES	4,450,959	1,219,979	5,670,938
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,327	2,320	23,647
Surplus	197,413	11,312	208,725
a. Retained earnings	263,642	119,319	382,961
b. Accumulated other comprehensive income	546	(3,720)	(3,174)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	482,928	129,231	612,159
TOTAL LIABILITIES AND EQUITY CAPITAL	4,933,887	1,349,210	6,283,097

* The information contained in the Abstract Report reflects the 27 state-chartered and 4 nationally-chartered banks (excluding Federal thrifts) in the State of Wyoming and their 63 branches. There are also 11 banks, chartered out-of-state, with 122 branches in Wyoming. Total state and national banking locations in Wyoming - 216.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Jun 2012	Jun 2013
BANK OF STAR VALLEY, THE	Afton	68,332	70,137	68,363	69,873
SECURITY STATE BANK	Basin	174,558	191,453	183,803	191,299
FIRST NORTHERN BANK OF WYOMING **	Buffalo	127,391	137,635	135,815	137,482
JONAH BANK OF WYOMING	Casper	118,063	153,941	135,501	159,438
CHEYENNE STATE BANK	Cheyenne	28,410	26,822	27,650	23,427
SECURITY FIRST BANK	Cheyenne	41,030	37,943	40,297	37,356
TRI-COUNTY BANK	Cheyenne	42,923	47,693	44,351	48,170
WYOMING BANK & TRUST	Cheyenne	69,713	75,546	71,811	77,724
CONVERSE COUNTY BANK, THE	Douglas	126,041	121,486	129,067	123,874
STATE BANK	Green River	26,141	24,705	25,260	23,065
OREGON TRAIL BANK	Guernsey	14,626	15,030	14,927	16,581
BANK OF JACKSON HOLE	Jackson	407,611	401,317	383,443	380,642
ROCKY MOUNTAIN BANK	Jackson	150,406	129,777	125,376	131,691
CENTRAL BANK AND TRUST	Lander	78,915	83,383	77,069	92,421
CAPITAL WEST BANK ****	Laramie	94,634	100,388	94,955	109,936
WYOMING STATE BANK	Laramie	91,568	88,638	93,459	91,611
LUSK STATE BANK	Lusk	30,201	27,813	33,251	27,940
UINTA BANK	Mountain View	34,509	40,373	38,044	41,480
FIRST STATE BANK OF NEWCASTLE	Newcastle	46,603	41,899	43,580	39,941
FARMERS STATE BANK	Pine Bluffs	7,244	7,237	7,723	7,660
COWBOY STATE BANK	Ranchester	26,465	26,032	27,292	26,461
BANK OF COMMERCE	Rawlins	42,655	43,466	43,614	42,722
WYOMING COMMUNITY BANK ***	Riverton	69,900	72,354	71,002	76,158
RSNB BANK *	Rock Springs	101,952	86,093	95,694	84,791
SUNDANCE STATE BANK	Sundance	78,489	83,249	85,292	94,477
PINNACLE BANK - WYOMING	Torrington	390,905	417,719	397,492	440,528
PLATTE VALLEY BANK	Torrington	175,115	188,385	175,970	199,238
TOTAL LOANS - STATE BANKS		2,664,400	2,740,514	2,670,101	2,795,986

* 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

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Jun 2012	Jun 2013
HILLTOP NATIONAL BANK	Casper	229,049	236,403	235,063	243,012
FIRST NATIONAL BANK OF GILLETTE	Gillette	123,420	131,713	124,829	122,498
SUMMIT NATIONAL BANK	Hulett	43,446	38,551	46,711	40,250
RAWLINS NATIONAL BANK, THE	Rawlins	68,949	61,344	61,427	57,336
TOTAL LOANS - NATIONAL BANKS		464,864	468,011	468,030	463,096

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Jun 2012	Jun 2013
BANK OF STAR VALLEY, THE	Afton	104,393	102,562	100,424	104,078
SECURITY STATE BANK	Basin	256,747	271,687	257,907	261,793
FIRST NORTHERN BANK OF WYOMING **	Buffalo	195,664	222,636	201,396	208,929
JONAH BANK OF WYOMING	Casper	180,547	205,381	195,410	194,885
CHEYENNE STATE BANK	Cheyenne	35,885	31,723	33,003	31,771
SECURITY FIRST BANK	Cheyenne	55,779	57,102	57,280	58,088
TRI-COUNTY BANK	Cheyenne	42,825	48,979	45,374	51,892
WYOMING BANK & TRUST	Cheyenne	108,125	124,380	114,678	116,419
CONVERSE COUNTY BANK, THE	Douglas	340,878	370,122	339,522	382,872
STATE BANK	Green River	34,101	36,728	35,805	36,813
OREGON TRAIL BANK	Guernsey	25,569	28,484	26,390	26,749
BANK OF JACKSON HOLE	Jackson	516,128	578,230	502,441	528,237
ROCKY MOUNTAIN BANK	Jackson	180,563	147,092	168,316	152,304
CENTRAL BANK AND TRUST	Lander	127,608	137,883	127,920	135,101
CAPITAL WEST BANK ****	Laramie	160,297	149,524	145,239	141,469
WYOMING STATE BANK	Laramie	113,384	123,814	112,280	129,964
LUSK STATE BANK	Lusk	45,529	49,441	49,650	44,963
UINTA BANK	Mountain View	82,956	89,014	88,278	88,339
FIRST STATE BANK OF NEWCASTLE	Newcastle	128,577	139,558	124,086	126,887
FARMERS STATE BANK	Pine Bluffs	20,049	19,220	20,764	19,164
COWBOY STATE BANK	Ranchester	36,940	37,302	36,263	36,917
BANK OF COMMERCE	Rawlins	106,856	111,220	109,131	110,598
WYOMING COMMUNITY BANK ***	Riverton	98,091	106,826	99,443	105,924
RSNB BANK *	Rock Springs	320,557	320,772	322,381	317,344
SUNDANCE STATE BANK	Sundance	126,067	145,294	131,780	139,053
PINNACLE BANK - WYOMING	Torrington	524,113	587,167	523,475	577,323
PLATTE VALLEY BANK	Torrington	163,813	178,214	164,153	179,298
TOTAL DEPOSITS - STATE BANKS		4,132,041	4,420,355	4,132,789	4,307,174

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STATE BANKS LOAN/DEPOSIT RATIOS

64.48%

62.00%

64.61%

64.91%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

FIRST NATIONAL BANK OF GILLETTE	LOCATION	Dec 2011	Dec 2012	Jun 2012	Jun 2013
HILLTOP NATIONAL BANK	Casper	513,567	569,618	544,058	582,466
FIRST NATIONAL BANK OF GILLETTE	Gillette	398,010	462,152	406,575	445,993
SUMMIT NATIONAL BANK	Hulett	61,446	57,765	61,056	52,741
RAWLINS NATIONAL BANK, THE	Rawlins	130,841	136,679	131,410	129,360
TOTAL DEPOSITS - NATIONAL BANKS		1,103,864	1,226,214	1,143,099	1,210,560

NATIONAL BANKS LOAN/DEPOSIT RATIOS 42.11% 38.17% 40.94% 38.25%

ALL BANKS LOAN/DEPOSIT RATIOS 59.77% 56.82% 59.48% 59.07%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Jun 2012	Jun 2013
BANK OF STAR VALLEY, THE	Afton	119,109	117,817	115,103	119,365
SECURITY STATE BANK	Basin	303,410	318,948	303,842	308,379
FIRST NORTHERN BANK OF WYOMING **	Buffalo	216,013	244,616	222,983	231,702
JONAH BANK OF WYOMING	Casper	199,079	228,997	214,724	218,432
CHEYENNE STATE BANK	Cheyenne	41,098	37,357	38,373	37,460
SECURITY FIRST BANK	Cheyenne	63,639	64,615	65,283	65,668
TRI-COUNTY BANK	Cheyenne	55,068	58,295	54,567	61,597
WYOMING BANK & TRUST	Cheyenne	121,388	139,364	129,289	131,611
CONVERSE COUNTY BANK, THE	Douglas	374,339	408,373	376,050	421,639
STATE BANK	Green River	38,942	41,682	40,627	41,690
OREGON TRAIL BANK	Guernsey	28,822	31,681	30,880	32,233
BANK OF JACKSON HOLE	Jackson	568,951	633,081	556,283	583,097
ROCKY MOUNTAIN BANK	Jackson	222,215	204,309	226,003	198,602
CENTRAL BANK AND TRUST	Lander	149,976	160,949	154,134	161,210
CAPITAL WEST BANK ****	Laramie	181,380	171,704	166,702	165,324
WYOMING STATE BANK	Laramie	131,137	142,022	129,989	148,382
LUSK STATE BANK	Lusk	50,828	55,112	54,975	50,485
UINTA BANK	Mountain View	96,507	103,083	102,042	103,557
FIRST STATE BANK OF NEWCASTLE	Newcastle	147,495	159,728	144,358	145,627
FARMERS STATE BANK	Pine Bluffs	21,799	21,102	22,583	20,867
COWBOY STATE BANK	Ranchester	40,916	41,148	40,267	40,754
BANK OF COMMERCE	Rawlins	119,810	124,916	122,445	123,337
WYOMING COMMUNITY BANK ***	Riverton	112,511	124,020	114,485	120,724
RSNB BANK *	Rock Springs	361,579	362,049	360,503	354,566
SUNDANCE STATE BANK	Sundance	137,838	157,969	144,450	151,904
PINNACLE BANK - WYOMING	Torrington	597,680	660,628	606,390	671,099
PLATTE VALLEY BANK	Torrington	201,305	221,445	203,570	224,576
TOTAL ASSETS - STATE BANKS		4,702,834	5,035,010	4,740,900	4,933,887

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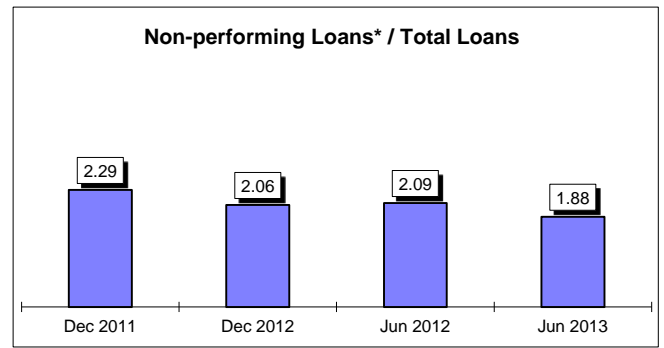
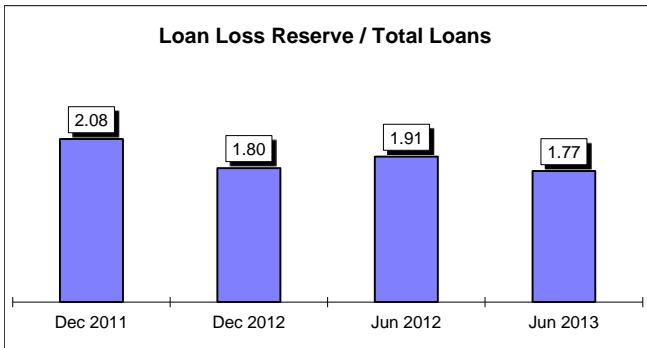
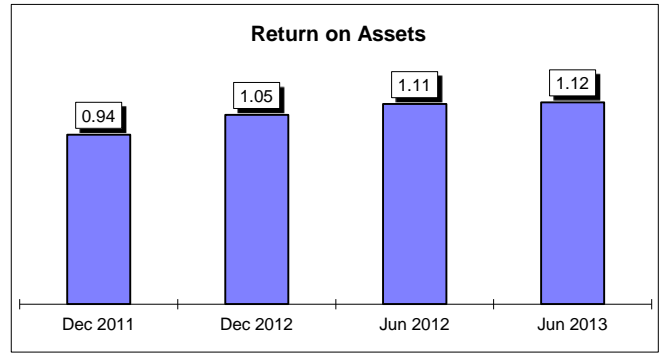
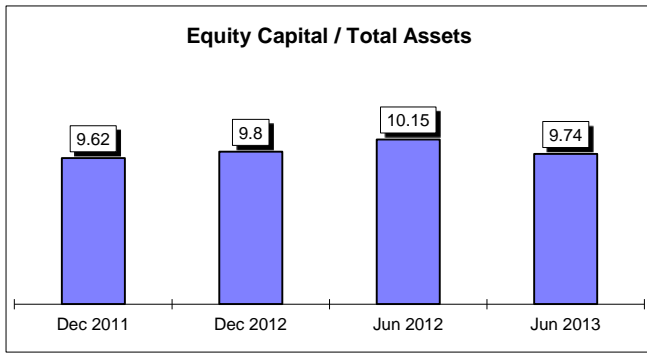
TOTAL ASSETS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

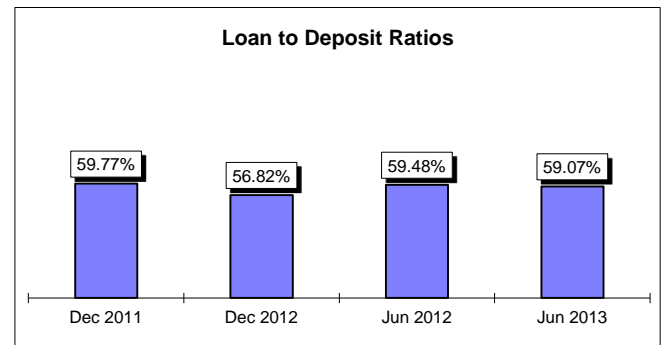
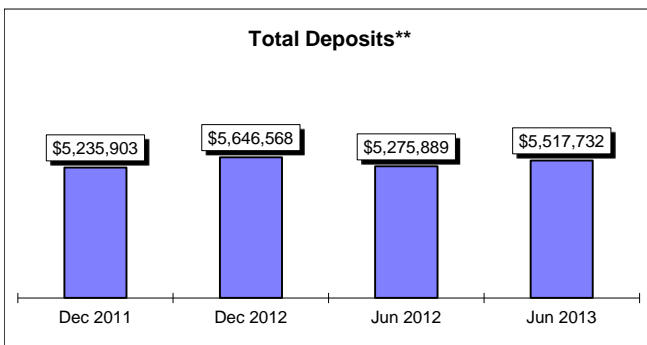
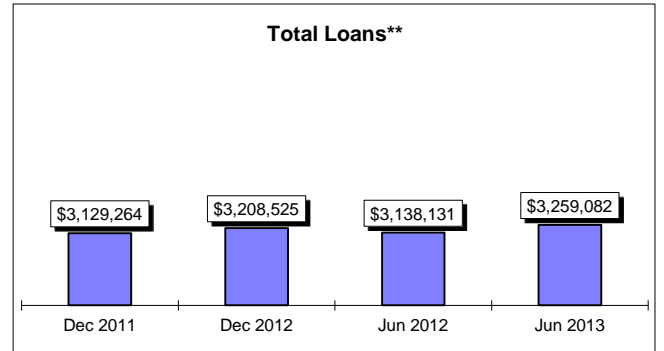
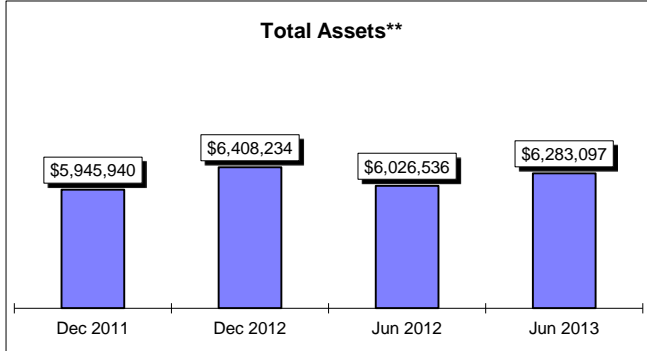
BANK	LOCATION	Dec 2011	Dec 2012	Jun 2012	Jun 2013
HILLTOP NATIONAL BANK	Casper	572,190	637,046	607,931	641,960
FIRST NATIONAL BANK OF GILLETTE	Gillette	450,458	517,343	460,857	498,548
SUMMIT NATIONAL BANK	Hulett	70,935	64,725	67,702	61,312
RAWLINS NATIONAL BANK, THE	Rawlins	149,523	154,110	149,146	147,390
TOTAL ASSETS - NATIONAL BANKS		1,243,106	1,373,224	1,285,636	1,349,210

**WYOMING
STATE AND NATIONAL BANKS
June 30, 2013**

Graph A



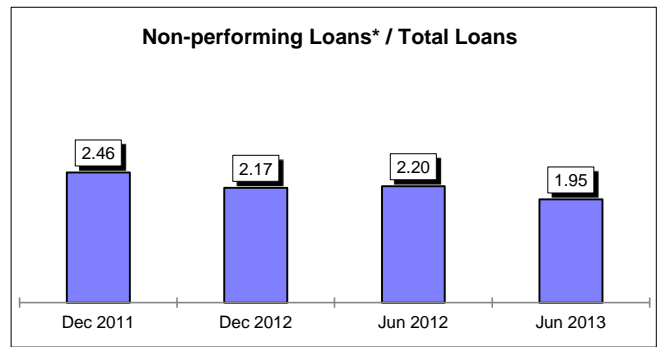
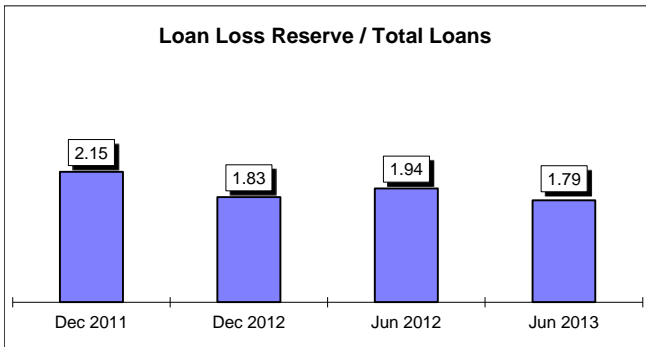
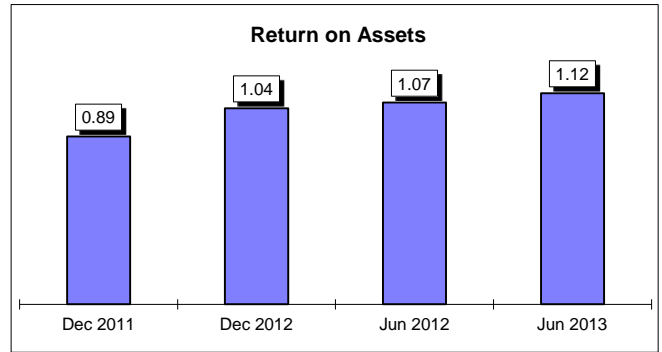
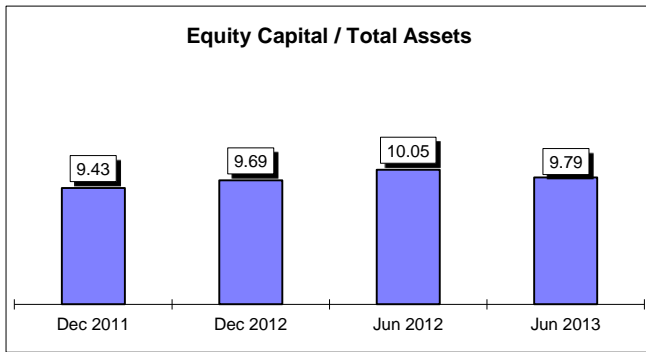
*Non-performing = 90+ days past due plus nonaccrual totals



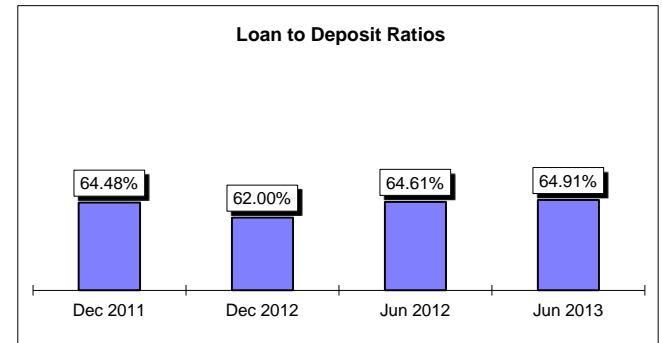
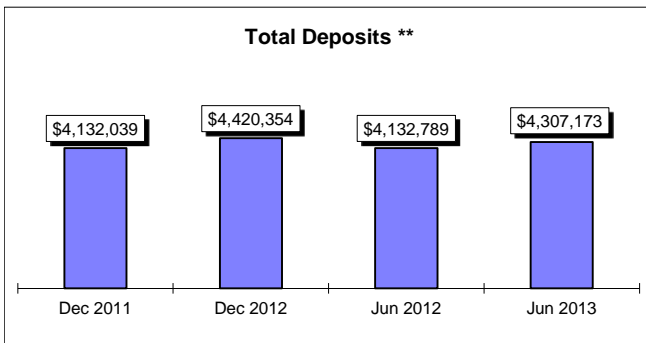
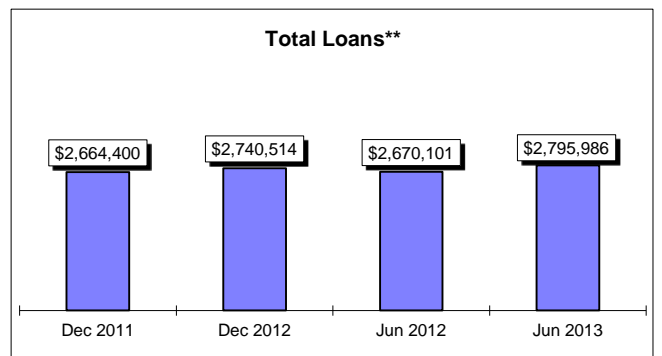
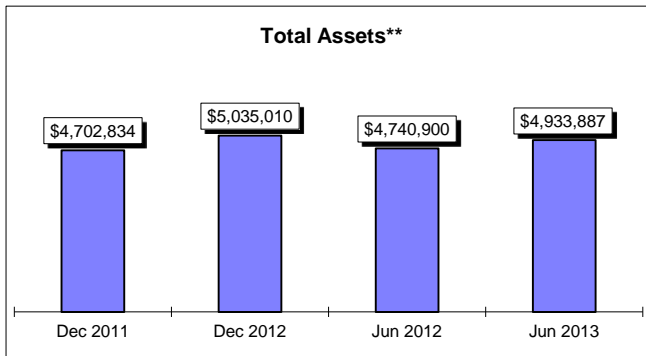
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**WYOMING
STATE BANKS
June 30, 2013**

Graph B



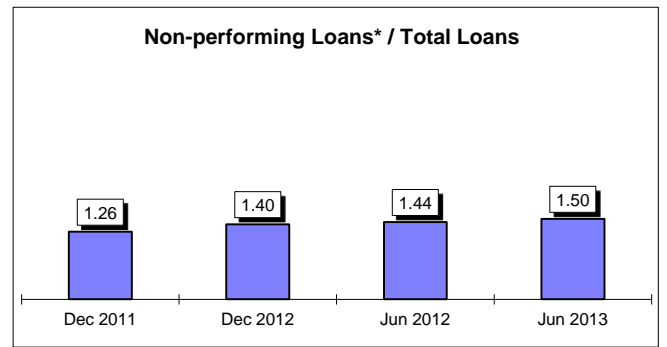
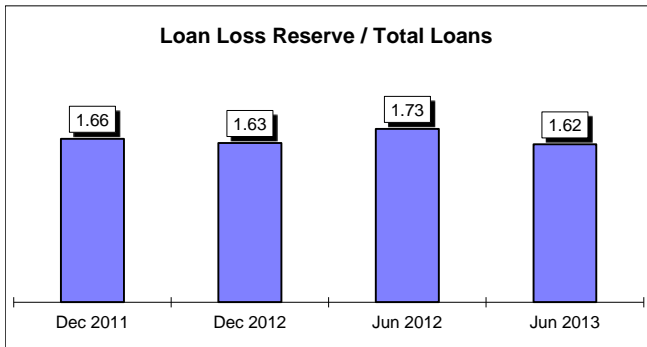
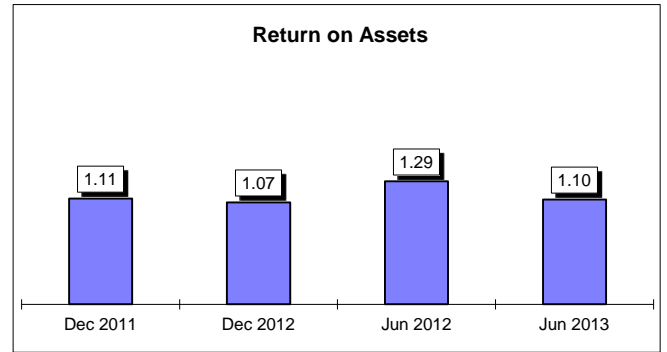
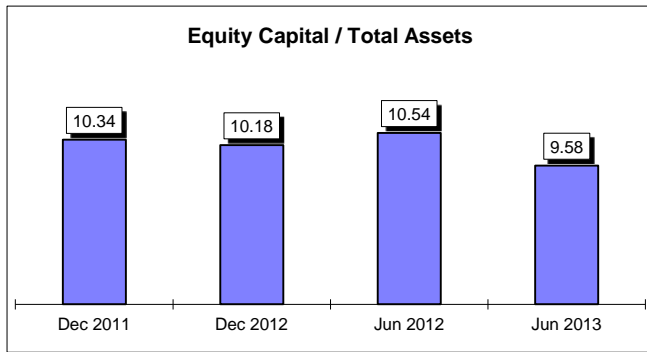
*Non-performing = 90+ days past due plus nonaccrual totals



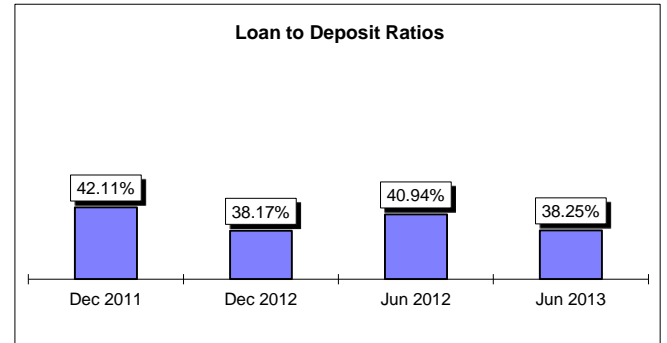
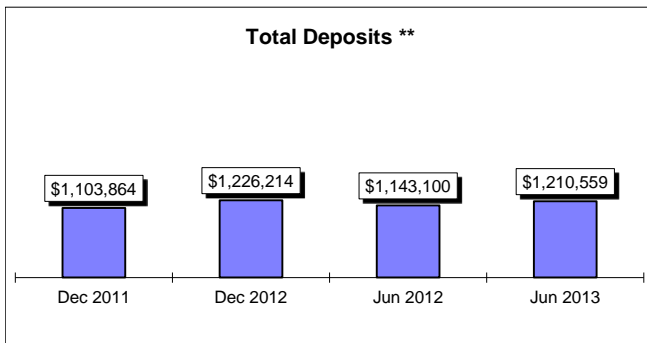
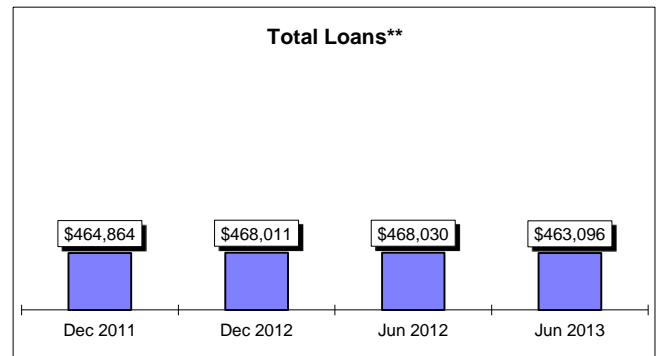
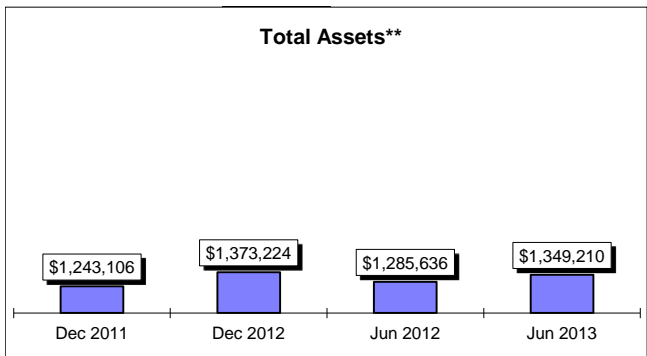
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**WYOMING
NATIONAL BANKS
June 30, 2013**

Graph C



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



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