

STATE OF WYOMING
DIVISION OF BANKING

Jun 2014
(000 Omitted)

	(27) STATE BANKS <small>(58 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(16 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	120,755	45,894	166,649
b. Interest-bearing balances	268,563	189,120	457,683
Securities			
a. Held-to-maturity securities	153,480	56,112	209,592
b. Available-for-sale securities	1,444,693	823,210	2,267,903
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	26,801	5,331	32,132
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	22,025	10,423	32,448
b. Loans & leases, net of unearned income	2,973,732	683,564	3,657,296
c. LESS: Allowance for loan and lease losses	51,891	11,158	63,049
d. Loans & leases, net of unearned income & allowance	2,921,841	672,406	3,594,247
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	131,959	23,301	155,260
Other real estate owned	16,130	1,285	17,415
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	10,173	370	10,543
b. Other Intangible assets	2,187	1,933	4,120
Other assets	107,904	40,408	148,312
TOTAL ASSETS	5,226,511	1,869,793	7,096,304
LIABILITIES			
Deposits			
a. In domestic offices	4,542,322	1,645,147	6,187,469
1. Noninterest bearing	919,203	335,619	1,254,822
2. Interest bearing	3,623,119	1,309,528	4,932,647
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	23,767	0	23,767
b. Securities sold under agreements to repurchase	47,725	6,579	54,304
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	53,899	7,132	61,031
Subordinated notes and debentures	0	0	0
Other liabilities	17,816	10,148	27,964
TOTAL LIABILITIES	4,685,529	1,669,006	6,354,535
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,342	2,320	23,662
Surplus	214,361	11,612	225,973
a. Retained earnings	297,939	188,846	486,785
b. Accumulated other comprehensive income	7,345	(1,991)	5,354
c. Other equity capital components	(5)	0	(5)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	540,982	200,787	741,769
TOTAL LIABILITIES AND EQUITY CAPITAL	5,226,511	1,869,793	7,096,304

* The information contained in the Abstract Report reflects the 27 state-chartered and 6 nationally-chartered banks (including Federal thrifts) in the State of Wyoming and their 74 branches. There are also 11 banks, chartered out-of-state, with 122 branches in Wyoming. Total state and national banking locations in Wyoming - 229.

TOTAL LOANS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Jun 2013	Jun 2014
BANK OF STAR VALLEY, THE	Afton	70,137	74,146	69,873	82,761
SECURITY STATE BANK	Basin	191,453	188,107	191,299	195,547
BUFFALO FEDERAL BANK*	Buffalo	80,063	74,014	73,542	74,966
FIRST NORTHERN BANK OF WYOMING	Buffalo	137,635	140,099	137,482	155,988
JONAH BANK OF WYOMING	Casper	153,941	153,181	159,438	159,846
CHEYENNE STATE BANK	Cheyenne	26,822	25,878	23,427	28,343
SECURITY FIRST BANK	Cheyenne	37,943	38,361	37,356	42,584
WYOMING BANK & TRUST	Cheyenne	75,546	79,422	77,724	82,166
CONVERSE COUNTY BANK, THE	Douglas	121,486	133,443	123,874	141,520
STATE BANK	Green River	24,705	21,401	23,065	20,882
OREGON TRAIL BANK	Guernsey	15,030	16,219	16,581	16,244
BANK OF JACKSON HOLE	Jackson	401,317	376,966	380,642	378,003
ROCKY MOUNTAIN BANK	Jackson	129,777	129,066	131,691	138,612
CENTRAL BANK AND TRUST	Lander	83,383	87,393	92,421	95,232
CAPITAL WEST BANK	Laramie	100,388	105,528	109,936	104,980
WYOMING STATE BANK	Laramie	88,638	94,258	91,611	99,553
LUSK STATE BANK	Lusk	27,813	27,202	27,940	30,355
UINTA BANK	Mountain View	40,373	43,463	41,480	45,596
FIRST STATE BANK OF NEWCASTLE	Newcastle	41,899	37,017	39,941	35,460
FARMERS STATE BANK	Pine Bluffs	7,237	7,268	7,660	7,781
COWBOY STATE BANK	Ranchester	26,032	26,083	26,461	25,556
BANK OF COMMERCE	Rawlins	43,466	44,745	42,722	44,755
WYOMING COMMUNITY BANK	Riverton	72,354	78,632	76,158	72,292
RSNB BANK	Rock Springs	86,093	71,847	84,791	74,452
SUNDANCE STATE BANK	Sundance	83,249	89,260	94,477	94,126
PINNACLE BANK - WYOMING	Torrington	417,719	437,946	440,528	479,471
PLATTE VALLEY BANK	Torrington	188,385	209,282	199,238	268,686
TOTAL LOANS - STATE BANKS		2,772,884	2,810,227	2,821,358	2,995,757

* Converted to state charter May 31, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Jun 2013	Jun 2014
HILLTOP NATIONAL BANK	Casper	236,403	237,233	243,012	243,144
FIRST NATIONAL BANK OF GILLETTE	Gillette	131,713	120,485	122,498	130,180
Big Horn Federal Savings Bank	Greybull	100,175	101,454	105,493	100,726
SUMMIT NATIONAL BANK	Hulett	38,551	37,735	40,250	41,209
RAWLINS NATIONAL BANK, THE	Rawlins	61,344	60,675	57,336	62,321
First Federal Savings Bank	Sheridan	105,970	102,042	105,101	116,407
TOTAL LOANS - NATIONAL BANKS		674,156	659,624	673,690	693,987

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Jun 2013	Jun 2014
BANK OF STAR VALLEY, THE	Afton	102,562	106,632	104,078	107,414
SECURITY STATE BANK	Basin	271,687	266,505	261,793	269,977
BUFFALO FEDERAL BANK*	Buffalo	120,671	106,319	117,837	105,539
FIRST NORTHERN BANK OF WYOMING	Buffalo	222,636	224,559	208,929	228,832
JONAH BANK OF WYOMING	Casper	205,381	230,598	194,885	240,553
CHEYENNE STATE BANK	Cheyenne	31,722	29,728	31,771	33,443
SECURITY FIRST BANK	Cheyenne	57,102	56,583	58,088	57,229
WYOMING BANK & TRUST	Cheyenne	124,380	120,934	116,419	124,494
CONVERSE COUNTY BANK, THE	Douglas	370,122	407,690	382,872	393,092
STATE BANK	Green River	36,728	34,921	36,812	35,696
OREGON TRAIL BANK	Guernsey	28,484	26,927	26,749	29,234
BANK OF JACKSON HOLE	Jackson	578,230	485,033	528,237	492,397
ROCKY MOUNTAIN BANK	Jackson	147,092	160,272	152,304	167,387
CENTRAL BANK AND TRUST	Lander	137,883	137,164	135,101	135,379
CAPITAL WEST BANK	Laramie	149,524	146,337	141,469	140,353
WYOMING STATE BANK	Laramie	123,814	128,792	129,964	126,975
LUSK STATE BANK	Lusk	49,441	51,053	44,963	49,852
UINTA BANK	Mountain View	89,014	96,737	88,339	96,068
FIRST STATE BANK OF NEWCASTLE	Newcastle	139,558	133,826	126,887	128,099
FARMERS STATE BANK	Pine Bluffs	19,220	20,492	19,164	17,952
COWBOY STATE BANK	Ranchester	37,302	37,560	36,917	37,836
BANK OF COMMERCE	Rawlins	111,220	107,764	110,598	111,498
WYOMING COMMUNITY BANK	Riverton	106,826	113,683	105,924	113,256
RSNB BANK	Rock Springs	320,772	326,945	317,344	324,301
SUNDANCE STATE BANK	Sundance	145,294	149,975	139,053	143,768
PINNACLE BANK - WYOMING	Torrington	587,167	574,580	577,323	581,954
PLATTE VALLEY BANK	Torrington	178,214	185,449	179,298	249,744
TOTAL DEPOSITS - STATE BANKS		4,492,046	4,467,058	4,373,118	4,542,322

* Converted to state charter May 31, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

61.73%

62.91%

64.52%

65.95%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

FIRST NATIONAL BANK OF GILLETTE	LOCATION	Dec 2012	Dec 2013	Jun 2013	Jun 2014
HILLTOP NATIONAL BANK	Casper	569,618	596,429	582,466	602,006
FIRST NATIONAL BANK OF GILLETTE	Gillette	462,152	483,124	445,993	485,231
Big Horn Federal Savings Bank	Greybull	199,334	194,149	202,001	190,782
SUMMIT NATIONAL BANK	Hulett	57,765	53,602	52,740	52,789
RAWLINS NATIONAL BANK, THE	Rawlins	136,679	135,869	129,360	134,584
First Federal Savings Bank	Sheridan	176,639	176,191	178,115	179,755
TOTAL DEPOSITS - NATIONAL BANKS		1,602,187	1,639,364	1,590,675	1,645,147

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	42.08%	40.24%	42.35%	42.18%
ALL BANKS LOAN/DEPOSIT RATIOS	56.56%	56.82%	58.60%	59.63%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Jun 2013	Jun 2014
BANK OF STAR VALLEY, THE	Afton	117,817	122,584	119,365	122,893
SECURITY STATE BANK	Basin	318,948	313,861	308,379	322,667
BUFFALO FEDERAL BANK*	Buffalo	135,868	121,194	132,607	119,619
FIRST NORTHERN BANK OF WYOMING	Buffalo	244,616	245,421	231,702	258,017
JONAH BANK OF WYOMING	Casper	228,997	254,927	218,432	265,566
CHEYENNE STATE BANK	Cheyenne	37,357	35,405	37,460	39,344
SECURITY FIRST BANK	Cheyenne	64,615	63,579	65,668	64,322
WYOMING BANK & TRUST	Cheyenne	139,364	136,408	131,611	140,952
CONVERSE COUNTY BANK, THE	Douglas	408,373	446,760	421,639	435,570
STATE BANK	Green River	41,682	39,873	41,690	40,689
OREGON TRAIL BANK	Guernsey	31,681	30,091	32,233	32,443
BANK OF JACKSON HOLE	Jackson	633,081	541,486	583,097	553,240
ROCKY MOUNTAIN BANK	Jackson	204,309	206,067	198,602	214,927
CENTRAL BANK AND TRUST	Lander	160,949	160,929	161,210	162,861
CAPITAL WEST BANK	Laramie	171,704	167,399	165,324	162,044
WYOMING STATE BANK	Laramie	142,022	147,639	148,382	146,212
LUSK STATE BANK	Lusk	55,112	56,941	50,485	55,660
UINTA BANK	Mountain View	103,083	111,736	103,557	111,765
FIRST STATE BANK OF NEWCASTLE	Newcastle	159,728	152,357	145,627	147,513
FARMERS STATE BANK	Pine Bluffs	21,102	22,116	20,867	20,087
COWBOY STATE BANK	Ranchester	41,148	41,338	40,754	41,751
BANK OF COMMERCE	Rawlins	124,916	120,535	123,337	125,467
WYOMING COMMUNITY BANK	Riverton	124,020	128,528	120,724	128,749
RSNB BANK	Rock Springs	362,049	364,034	354,566	365,720
SUNDANCE STATE BANK	Sundance	157,969	162,762	151,904	159,662
PINNACLE BANK - WYOMING	Torrington	660,628	654,362	671,099	681,558
PLATTE VALLEY BANK	Torrington	221,445	235,352	224,576	307,213
TOTAL ASSETS - STATE BANKS		5,112,583	5,083,684	5,004,897	5,226,511

* Converted to state charter May 31, 2014

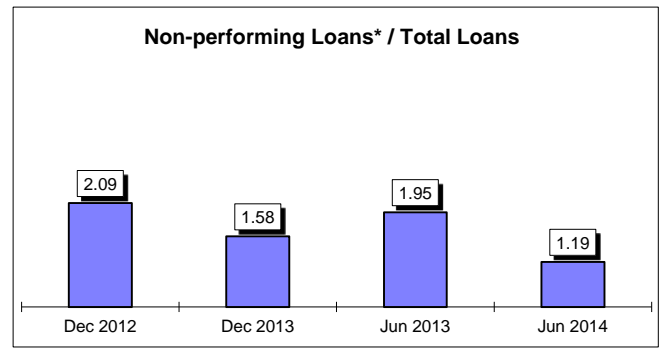
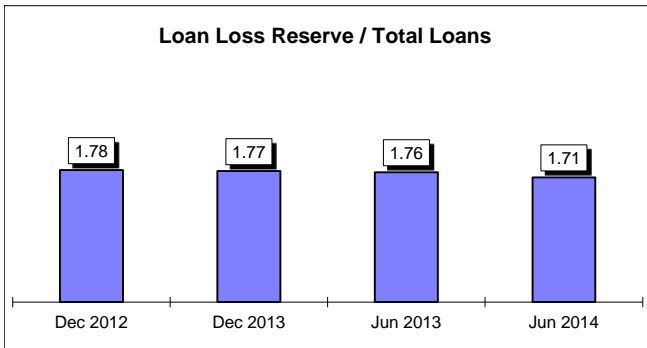
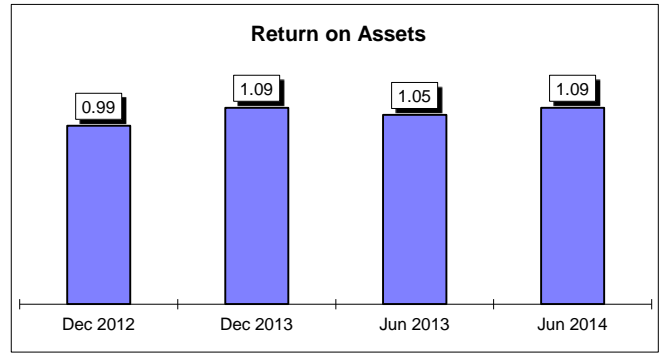
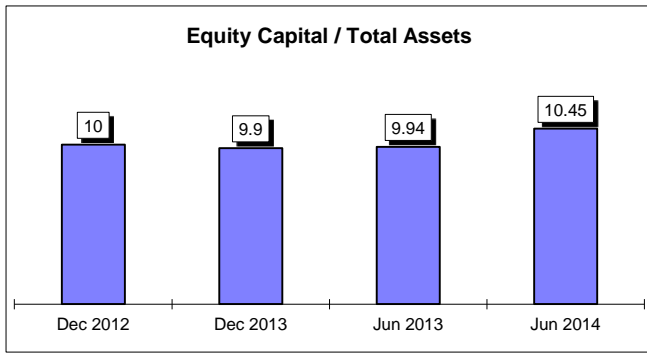
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Jun 2013	Jun 2014
HILLTOP NATIONAL BANK	Casper	637,046	650,112	641,960	667,568
FIRST NATIONAL BANK OF GILLETTE	Gillette	517,343	536,416	498,548	542,676
Big Horn Federal Savings Bank	Greybull	225,424	221,272	229,240	219,727
SUMMIT NATIONAL BANK	Hulett	64,725	61,254	61,312	61,513
RAWLINS NATIONAL BANK, THE	Rawlins	154,110	155,161	147,390	152,786
First Federal Savings Bank	Sheridan	221,548	220,683	221,979	225,523
TOTAL ASSETS - NATIONAL BANKS		1,820,196	1,844,898	1,800,429	1,869,793

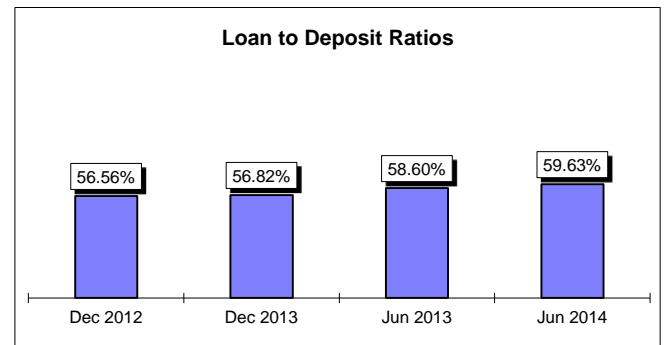
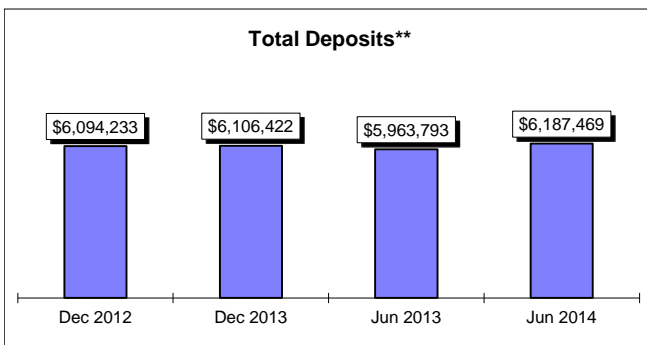
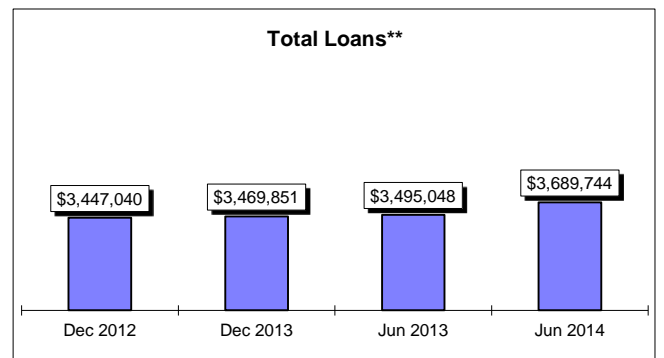
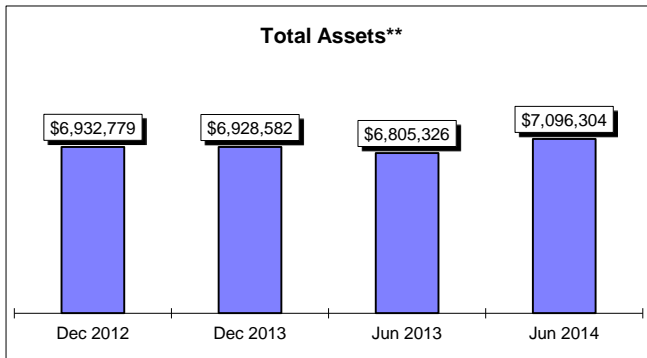
Federal Savings Banks added to report beginning March 2014

**WYOMING
STATE AND NATIONAL BANKS
June 30, 2014**

Graph A



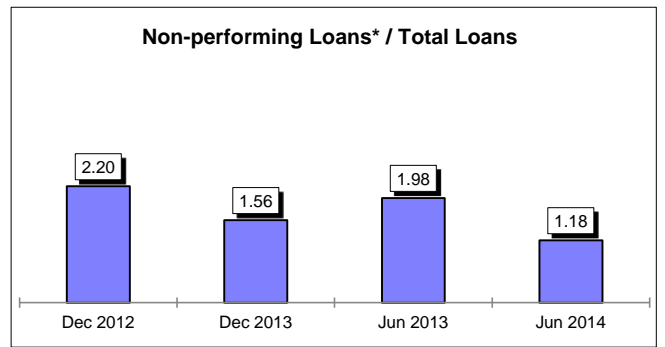
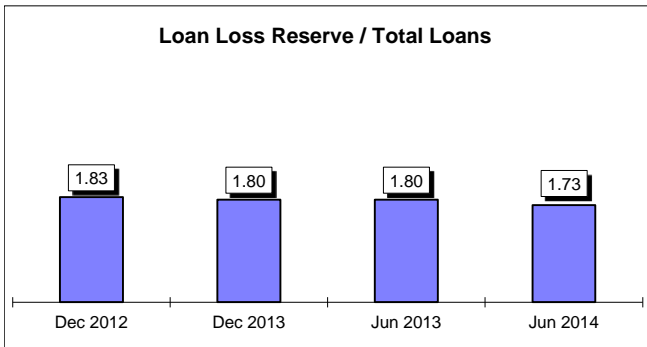
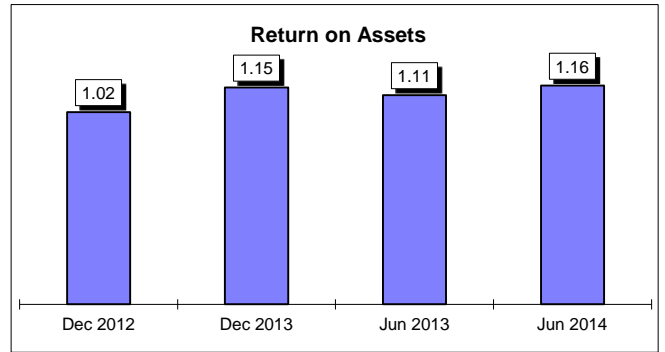
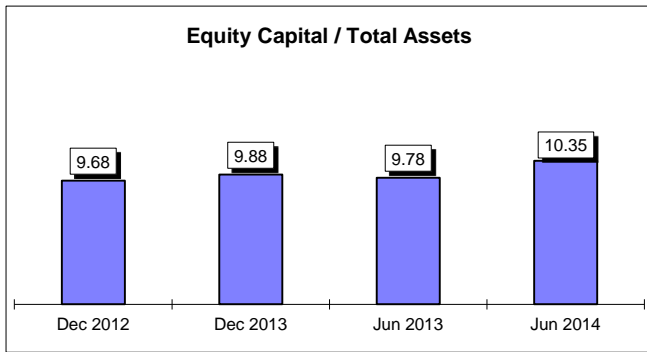
*Non-performing = 90+ days past due plus nonaccrual totals



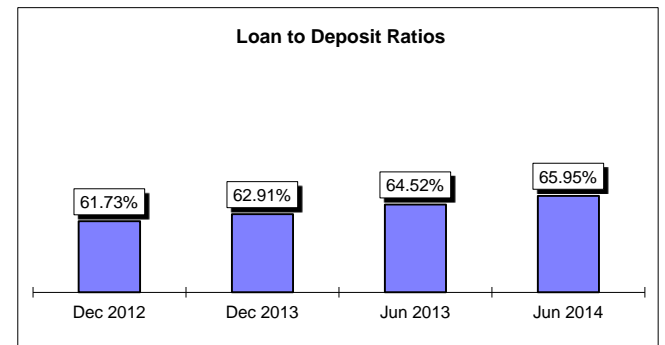
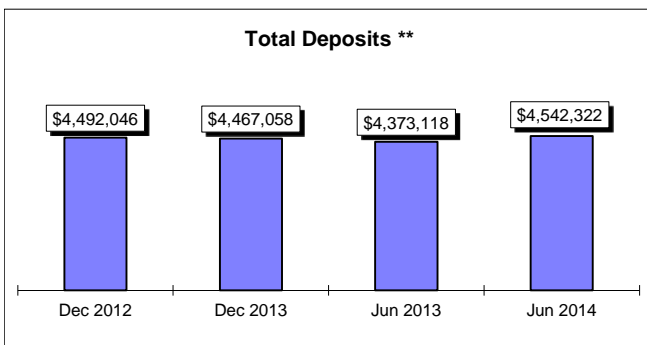
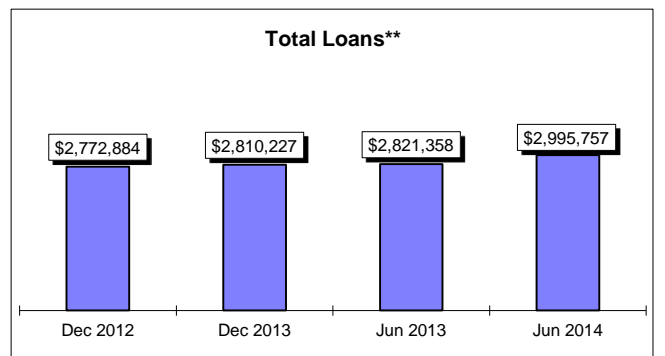
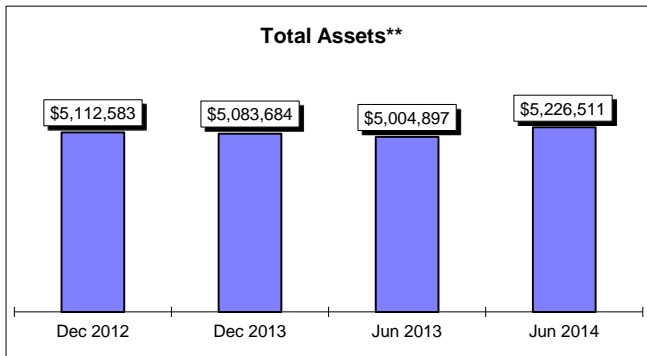
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**WYOMING
STATE BANKS
June 30, 2014**

Graph B



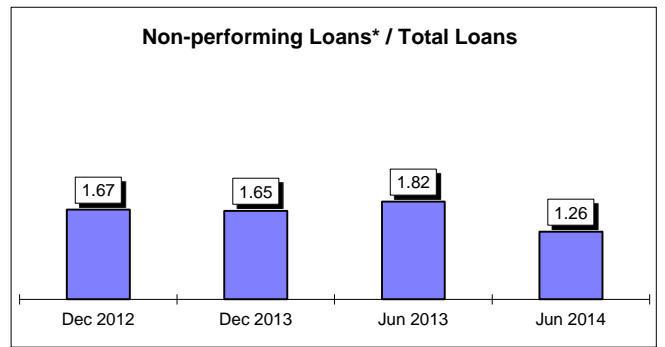
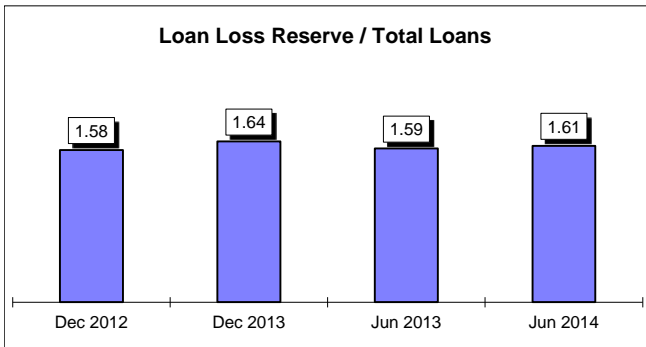
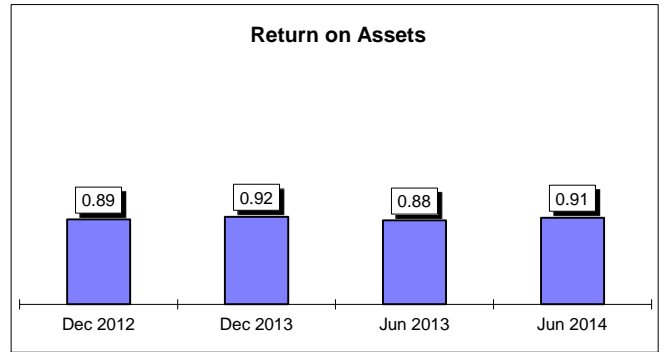
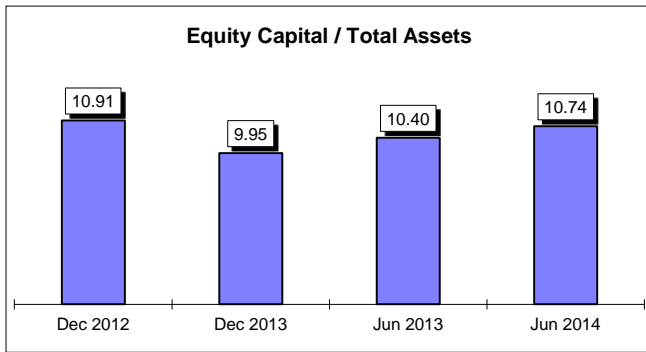
*Non-performing = 90+ days past due plus nonaccrual totals



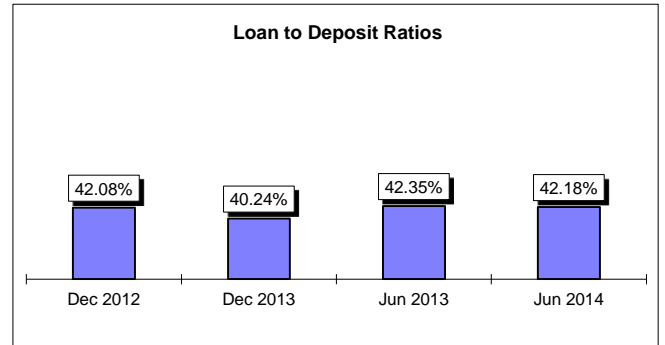
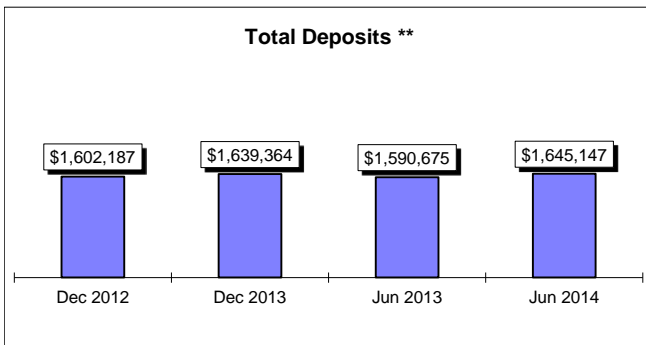
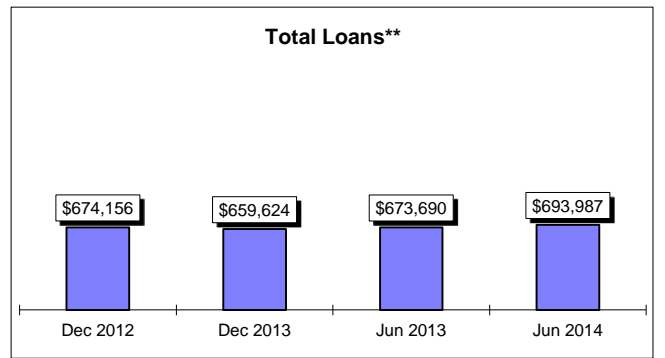
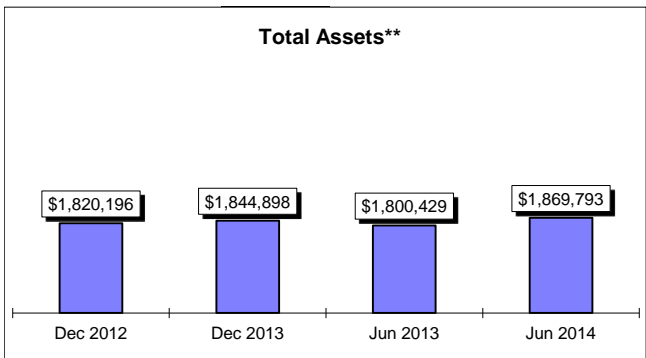
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**WYOMING
NATIONAL BANKS
June 30, 2014**

Graph C



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



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