

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

**Sep 2016**  
**(000 Omitted)**

	(26) <b>STATE BANKS</b>	(6) <b>NATIONAL BANKS</b>	<b>COMBINED TOTALS</b>
	(57 BRANCHES*)	(15 BRANCHES*)	
<b>ASSETS</b>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	101,532	26,725	128,257
b. Interest-bearing balances	365,352	333,468	698,820
Securities			
a. Held-to-maturity securities	176,235	57,156	233,391
b. Available-for-sale securities	1,366,339	906,471	2,272,810
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	55,384	7,000	62,384
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	32,498	8,223	40,721
b. Loans & leases, net of unearned income	3,592,482	759,327	4,351,809
c. LESS: Allowance for loan and lease losses	58,734	13,199	71,933
d. Loans & leases, net of unearned income & allowance	3,533,748	746,128	4,279,876
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	152,125	23,755	175,880
Other real estate owned	7,441	2,769	10,210
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	8,496	370	8,866
b. Other Intangible assets	2,432	1,926	4,358
Other assets	129,980	39,601	169,581
<b>TOTAL ASSETS</b>	<b>5,931,562</b>	<b>2,153,592</b>	<b>8,085,154</b>
<b>LIABILITIES</b>			
Deposits			
a. In domestic offices	5,188,260	1,883,731	7,071,991
1. Noninterest bearing	1,067,042	403,811	1,470,853
2. Interest bearing	4,121,218	1,479,920	5,601,138
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	726	2,490	3,216
b. Securities sold under agreements to repurchase	33,852	13,545	47,397
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	58,876	5,052	63,928
Subordinated notes and debentures	0	0	0
Other liabilities	21,110	12,024	33,134
<b>TOTAL LIABILITIES</b>	<b>5,302,824</b>	<b>1,916,842</b>	<b>7,219,666</b>
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,613	2,320	25,933
Surplus	222,081	11,613	233,694
a. Retained earnings	370,708	213,297	584,005
b. Accumulated other comprehensive income	12,336	9,520	21,856
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
<b>TOTAL EQUITY CAPITAL</b>	<b>628,738</b>	<b>236,750</b>	<b>865,488</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>5,931,562</b>	<b>2,153,592</b>	<b>8,085,154</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 72 branches. 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 2014	Dec 2015	Sep 2015	Sep 2016
BANK OF STAR VALLEY, THE	Afton	87,363	96,344	92,604	98,900
SECURITY STATE BANK	Basin	202,564	200,236	209,405	196,529
BUFFALO FEDERAL BANK*	Buffalo	60,955	69,555	70,041	72,472
FIRST NORTHERN BANK OF WYOMING	Buffalo	170,334	179,154	180,153	197,894
JONAH BANK OF WYOMING	Casper	171,338	180,395	181,370	196,800
CHEYENNE STATE BANK	Cheyenne	31,868	30,037	31,487	28,724
SECURITY FIRST BANK	Cheyenne	40,472	39,066	39,107	37,664
WYOMING BANK & TRUST	Cheyenne	81,797	87,568	86,339	94,053
CONVERSE COUNTY BANK, THE	Douglas	142,891	151,672	151,493	165,008
STATE BANK	Green River	20,452	20,243	20,454	18,753
OREGON TRAIL BANK	Guernsey	15,655	17,728	15,731	25,680
BANK OF JACKSON HOLE	Jackson	392,951	443,027	418,808	465,185
ROCKY MOUNTAIN BANK	Jackson	152,387	181,479	175,851	184,321
CENTRAL BANK AND TRUST	Lander	95,545	98,055	97,222	96,060
WESTERN STATES BANK**	Laramie	101,836	115,296	109,639	355,168
LUSK STATE BANK	Lusk	28,695	29,605	31,462	34,545
UINTA BANK	Mountain View	48,364	52,122	51,909	47,165
FIRST STATE BANK OF NEWCASTLE	Newcastle	35,336	37,271	35,540	36,735
FARMERS STATE BANK	Pine Bluffs	9,303	12,204	12,732	14,553
COWBOY STATE BANK	Ranchester	23,964	27,186	26,837	28,870
BANK OF COMMERCE	Rawlins	56,566	66,706	68,082	67,333
WYOMING COMMUNITY BANK	Riverton	74,522	77,420	78,167	80,464
RSNB BANK	Rock Springs	70,815	68,868	66,354	100,803
SUNDANCE STATE BANK	Sundance	85,116	96,030	99,121	107,541
PINNACLE BANK - WYOMING	Torrington	498,450	543,089	536,712	576,539
PLATTE VALLEY BANK	Torrington	265,740	269,372	272,051	297,221
<b>TOTAL LOANS - STATE BANKS</b>		<b>2,965,279</b>	<b>3,189,728</b>	<b>3,158,671</b>	<b>3,624,980</b>

\* Converted to state charter May 31, 2014

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

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

BANK	LOCATION	Dec 2014	Dec 2015	Sep 2015	Sep 2016
HILLTOP NATIONAL BANK	Casper	248,070	254,508	251,229	248,002
FIRST NATIONAL BANK OF GILLETTE	Gillette	128,546	123,089	121,915	124,467
Big Horn Federal Savings Bank	Greybull	97,258	93,741	92,330	97,839
SUMMIT NATIONAL BANK	Hulett	42,755	49,681	51,277	58,349
RAWLINS NATIONAL BANK, THE	Rawlins	71,627	76,551	71,485	79,973
First Federal Bank & Trust	Sheridan	126,025	140,237	137,234	158,920
<b>TOTAL LOANS - NATIONAL BANKS</b>		<b>714,281</b>	<b>737,807</b>	<b>725,470</b>	<b>767,550</b>

*Federal Savings Banks added to report beginning March 2014*

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

BANK	LOCATION	Dec 2014	Dec 2015	Sep 2015	Sep 2016
BANK OF STAR VALLEY, THE	Afton	115,235	130,232	126,743	140,554
SECURITY STATE BANK	Basin	307,543	274,652	279,086	271,261
BUFFALO FEDERAL BANK*	Buffalo	94,679	93,542	94,622	94,712
FIRST NORTHERN BANK OF WYOMING	Buffalo	248,545	254,594	244,950	247,192
JONAH BANK OF WYOMING	Casper	276,172	258,924	272,346	285,491
CHEYENNE STATE BANK	Cheyenne	35,137	36,077	40,378	39,746
SECURITY FIRST BANK	Cheyenne	63,127	62,907	63,086	63,834
WYOMING BANK & TRUST	Cheyenne	128,311	149,619	156,077	152,967
CONVERSE COUNTY BANK, THE	Douglas	456,899	508,605	466,371	441,213
STATE BANK	Green River	32,682	33,137	34,975	31,722
OREGON TRAIL BANK	Guernsey	30,661	33,853	33,381	34,410
BANK OF JACKSON HOLE	Jackson	546,143	540,314	534,280	579,935
ROCKY MOUNTAIN BANK	Jackson	170,409	198,465	209,594	236,199
CENTRAL BANK AND TRUST	Lander	130,753	135,575	138,681	131,531
WESTERN STATES BANK**	Laramie	144,809	153,952	143,923	422,788
LUSK STATE BANK	Lusk	53,011	51,379	49,812	48,918
UINTA BANK	Mountain View	103,707	119,288	116,064	132,503
FIRST STATE BANK OF NEWCASTLE	Newcastle	136,161	134,310	132,421	124,517
FARMERS STATE BANK	Pine Bluffs	28,380	20,273	21,409	23,872
COWBOY STATE BANK	Ranchester	38,267	38,714	37,001	39,267
BANK OF COMMERCE	Rawlins	112,501	111,686	113,934	107,237
WYOMING COMMUNITY BANK	Riverton	118,490	122,275	115,888	119,880
RSNB BANK	Rock Springs	333,279	332,073	320,149	327,747
SUNDANCE STATE BANK	Sundance	165,297	168,860	160,942	155,240
PINNACLE BANK - WYOMING	Torrington	589,745	627,799	636,048	637,265
PLATTE VALLEY BANK	Torrington	271,815	290,632	290,484	298,259
<b>TOTAL DEPOSITS - STATE BANKS</b>		<b>4,731,758</b>	<b>4,881,737</b>	<b>4,832,645</b>	<b>5,188,260</b>

\* Converted to state charter May 31, 2014

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

STATE BANKS LOAN/DEPOSIT RATIOS	62.67%	65.34%	65.36%	69.87%
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**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING NATIONAL BANKS**

FIRST NATIONAL BANK OF GILLETTE	LOCATION	Dec 2014	Dec 2015	Sep 2015	Sep 2016
HILLTOP NATIONAL BANK	Casper	634,909	826,432	673,179	753,730
FIRST NATIONAL BANK OF GILLETTE	Gillette	516,742	542,443	529,693	503,312
Big Horn Federal Savings Bank	Greybull	199,969	200,325	198,793	198,166
SUMMIT NATIONAL BANK	Hulett	55,443	54,378	53,020	59,964
RAWLINS NATIONAL BANK, THE	Rawlins	147,140	149,630	156,853	155,302
First Federal Bank & Trust	Sheridan	175,102	210,904	201,651	213,257
<b>TOTAL DEPOSITS - NATIONAL BANKS</b>		<b>1,729,305</b>	<b>1,984,112</b>	<b>1,813,189</b>	<b>1,883,731</b>

*Federal Savings Banks added to report beginning March 2014*

NATIONAL BANKS LOAN/DEPOSIT RATIOS	41.30%	37.19%	40.01%	40.75%
ALL BANKS LOAN/DEPOSIT RATIOS	56.95%	57.20%	58.44%	62.11%

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

BANK	LOCATION	Dec 2014	Dec 2015	Sep 2015	Sep 2016
BANK OF STAR VALLEY, THE	Afton	131,748	150,567	145,471	160,519
SECURITY STATE BANK	Basin	356,110	322,578	327,032	320,886
BUFFALO FEDERAL BANK*	Buffalo	106,917	106,394	109,545	108,683
FIRST NORTHERN BANK OF WYOMING	Buffalo	275,025	281,901	283,069	288,325
JONAH BANK OF WYOMING	Casper	302,416	287,530	300,773	316,738
CHEYENNE STATE BANK	Cheyenne	41,146	42,197	46,461	46,036
SECURITY FIRST BANK	Cheyenne	69,762	69,660	69,845	70,804
WYOMING BANK & TRUST	Cheyenne	145,861	169,109	176,218	176,143
CONVERSE COUNTY BANK, THE	Douglas	500,253	554,316	513,709	489,518
STATE BANK	Green River	37,768	38,260	40,128	36,882
OREGON TRAIL BANK	Guernsey	33,841	38,341	38,002	39,298
BANK OF JACKSON HOLE	Jackson	609,311	608,408	601,756	654,014
ROCKY MOUNTAIN BANK	Jackson	218,231	248,436	258,885	287,081
CENTRAL BANK AND TRUST	Lander	153,324	158,375	161,656	154,534
WESTERN STATES BANK**	Laramie	164,434	173,735	163,638	475,465
LUSK STATE BANK	Lusk	59,290	58,008	56,186	55,541
UINTA BANK	Mountain View	119,778	133,405	133,207	145,939
FIRST STATE BANK OF NEWCASTLE	Newcastle	155,958	154,845	153,206	145,882
FARMERS STATE BANK	Pine Bluffs	30,309	22,812	23,914	26,632
COWBOY STATE BANK	Ranchester	42,066	44,232	41,492	46,207
BANK OF COMMERCE	Rawlins	127,127	127,003	129,303	123,796
WYOMING COMMUNITY BANK	Riverton	136,202	142,835	134,457	140,842
RSNB BANK	Rock Springs	377,032	376,297	364,048	373,585
SUNDANCE STATE BANK	Sundance	181,201	185,891	179,008	179,404
PINNACLE BANK - WYOMING	Torrington	682,294	713,926	719,883	722,853
PLATTE VALLEY BANK	Torrington	323,286	339,906	340,464	345,955
<b>TOTAL ASSETS - STATE BANKS</b>		<b>5,380,690</b>	<b>5,548,967</b>	<b>5,511,356</b>	<b>5,931,562</b>

\* Converted to state charter May 31, 2014

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

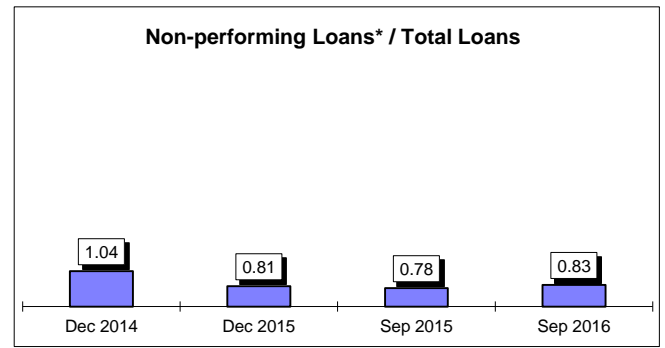
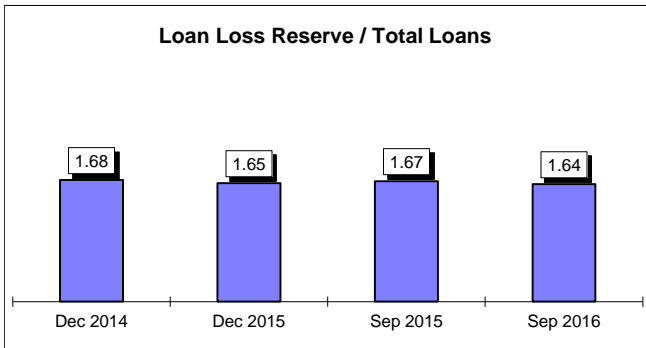
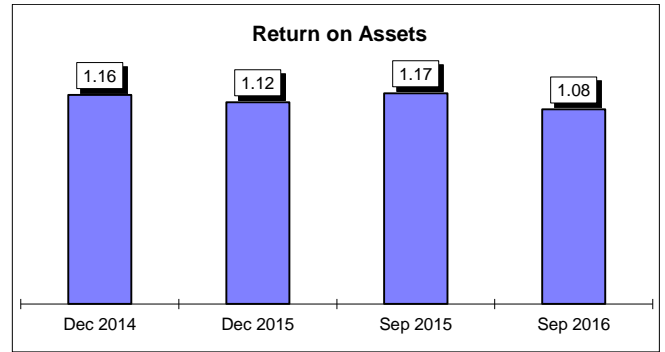
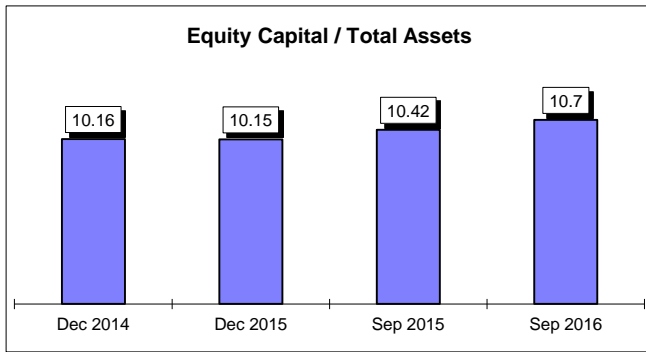
**TOTAL ASSETS COMPARISON** (000 omitted)  
**WYOMING NATIONAL BANKS**

BANK	LOCATION	Dec 2014	Dec 2015	Sep 2015	Sep 2016
HILLTOP NATIONAL BANK	Casper	706,956	904,132	750,332	838,820
FIRST NATIONAL BANK OF GILLETTE	Gillette	578,170	605,485	594,695	571,104
Big Horn Federal Savings Bank	Greybull	230,251	235,505	233,894	235,110
SUMMIT NATIONAL BANK	Hulett	62,210	63,170	64,485	74,719
RAWLINS NATIONAL BANK, THE	Rawlins	165,206	169,176	176,923	177,135
First Federal Bank & Trust	Sheridan	221,599	252,621	244,325	256,704
<b>TOTAL ASSETS - NATIONAL BANKS</b>		<b>1,964,392</b>	<b>2,230,089</b>	<b>2,064,654</b>	<b>2,153,592</b>

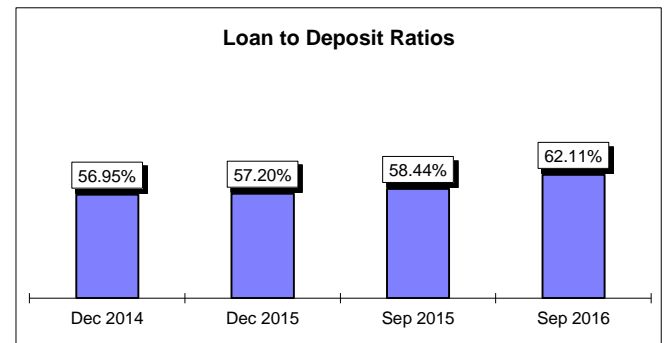
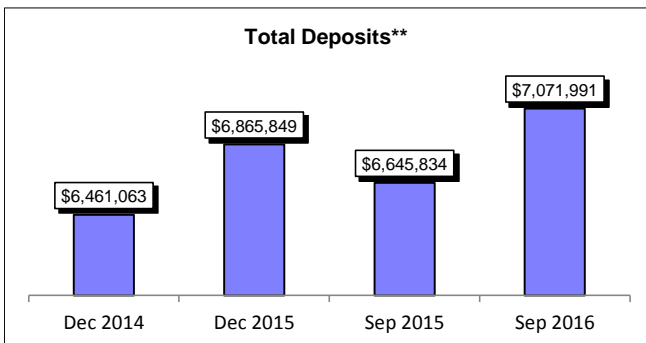
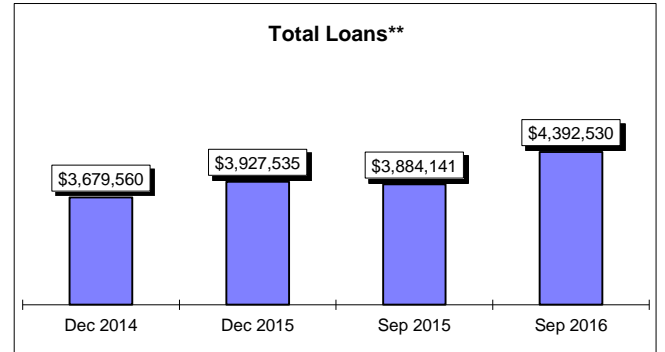
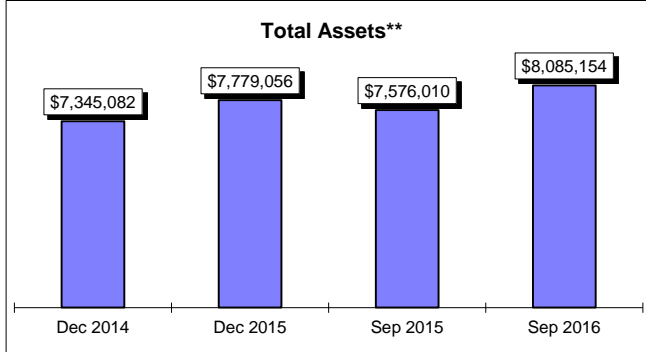
*Federal Savings Banks added to report beginning March 2014*

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

Graph A



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

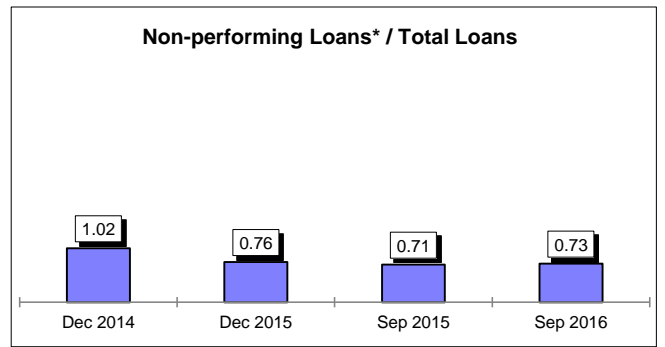
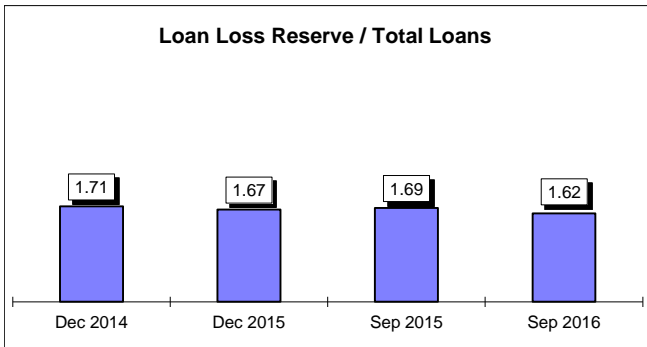
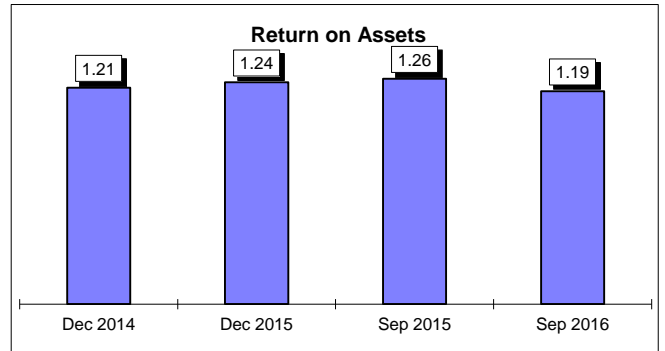
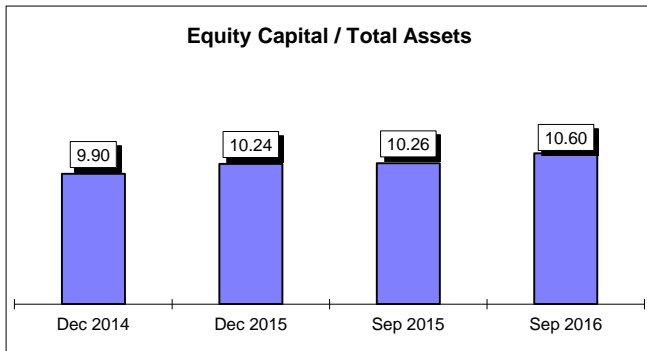


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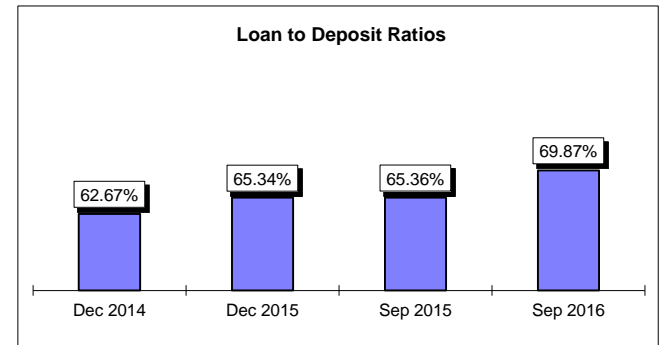
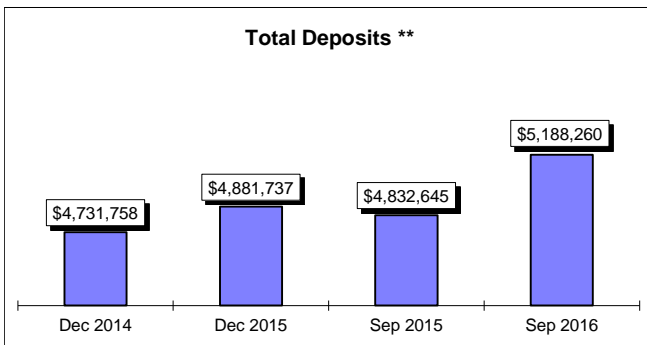
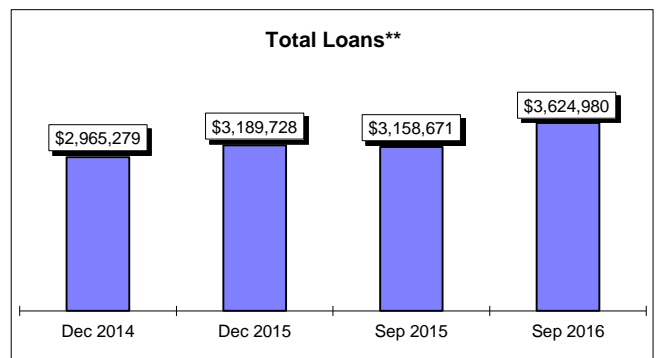
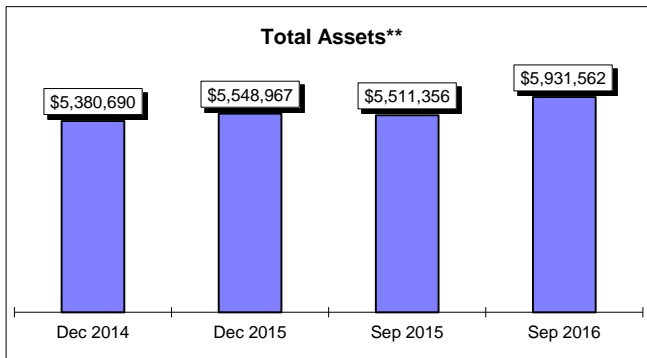


**WYOMING  
STATE BANKS  
September 30, 2016**

Graph B



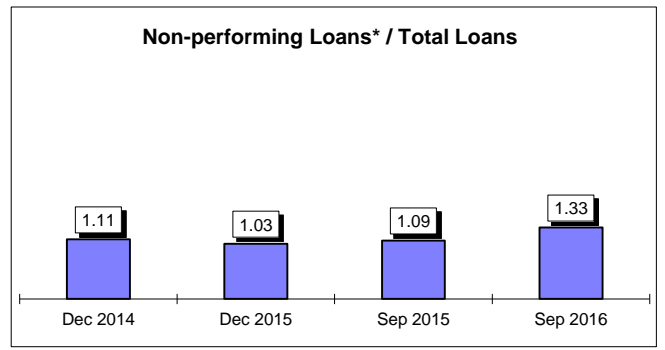
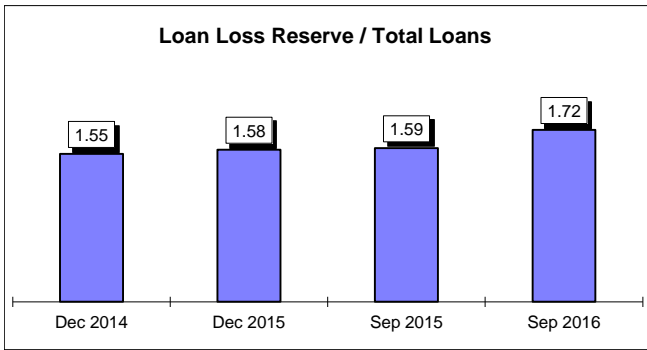
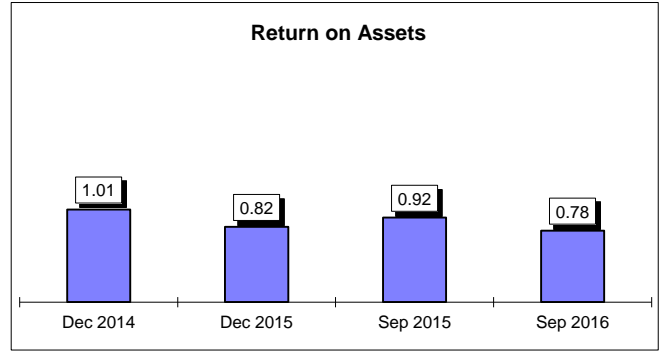
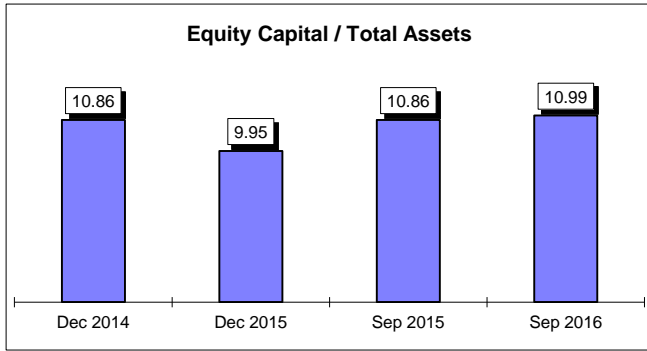
\*Non-performing = 90+ days past due plus nonaccrual totals



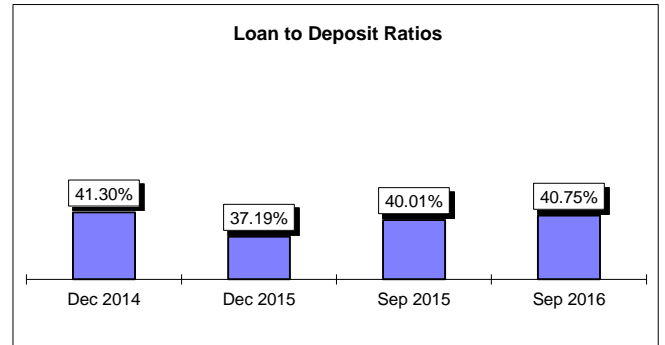
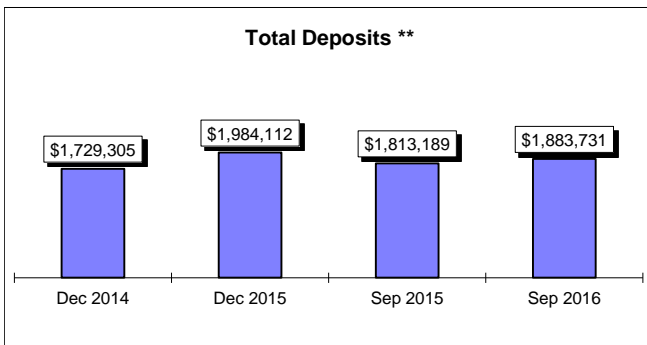
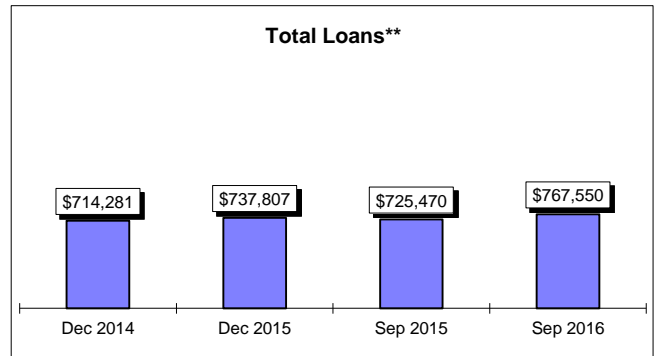
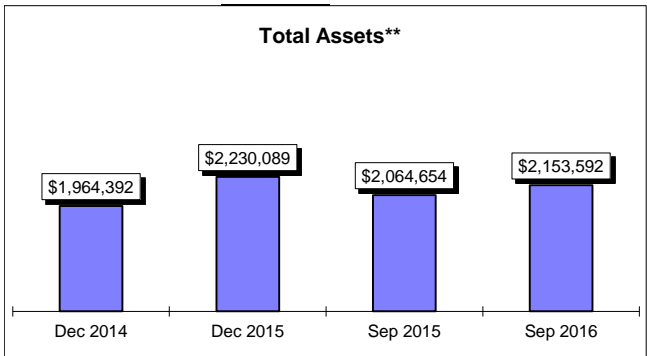
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**WYOMING  
NATIONAL BANKS  
September 30, 2016**

Graph C



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



\*\* 000 omitted