

STATE OF WYOMING
DIVISION OF BANKING

Sep 2017
(000 Omitted)

	(26) STATE BANKS	(6) NATIONAL BANKS	COMBINED TOTALS
	(57 BRANCHES*)	(15 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	95,527	29,741	125,268
b. Interest-bearing balances	414,457	203,290	617,747
Securities			
a. Held-to-maturity securities	202,580	59,721	262,301
b. Available-for-sale securities	1,285,231	947,852	2,233,083
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	65,780	4,470	70,250
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	21,478	7,688	29,166
b. Loans & leases, net of unearned income	3,848,721	817,740	4,666,461
c. LESS: Allowance for loan and lease losses	60,308	14,901	75,209
d. Loans & leases, net of unearned income & allowance	3,788,413	802,839	4,591,252
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	148,629	23,247	171,876
Other real estate owned	7,798	1,333	9,131
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	8,296	370	8,666
b. Other Intangible assets	1,919	2,278	4,197
Other assets	142,313	50,272	192,585
TOTAL ASSETS	6,182,421	2,133,101	8,315,522
LIABILITIES			
Deposits			
a. In domestic offices	5,403,353	1,867,812	7,271,165
1. Noninterest bearing	1,132,090	386,029	1,518,119
2. Interest bearing	4,271,263	1,481,783	5,753,046
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	5,730	0	5,730
b. Securities sold under agreements to repurchase	36,371	13,870	50,241
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	60,512	1,531	62,043
Subordinated notes and debentures	0	0	0
Other liabilities	24,201	14,078	38,279
TOTAL LIABILITIES	5,530,167	1,897,291	7,427,458
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,613	2,320	25,933
Surplus	226,329	11,613	237,942
a. Retained earnings	402,339	224,092	626,431
b. Accumulated other comprehensive income	(27)	(2,215)	(2,242)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	652,254	235,810	888,064
TOTAL LIABILITIES AND EQUITY CAPITAL	6,182,421	2,133,101	8,315,522

* 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	Sep 2016	Sep 2017
Bank of Star Valley	Afton	96,344	96,333	98,900	86,991
Security State Bank	Basin	200,236	189,811	196,529	199,014
Buffalo Federal Bank	Buffalo	69,555	71,777	72,472	78,482
First Northern Bank of Wyoming	Buffalo	179,154	199,194	197,894	211,090
Jonah Bank of Wyoming	Casper	180,395	192,137	196,800	197,184
Cheyenne State Bank	Cheyenne	30,037	30,072	28,724	29,873
Security First Bank	Cheyenne	39,066	39,197	37,664	39,025
Wyoming Bank & Trust	Cheyenne	87,568	98,417	94,053	98,839
The Converse County Bank	Douglas	151,672	163,071	165,008	172,239
State Bank	Green River	20,243	18,355	18,753	16,077
Oregon Trail Bank	Guernsey	17,728	23,638	25,680	25,603
Bank of Jackson Hole	Jackson	443,027	476,555	465,185	541,333
Rocky Mountain Bank	Jackson	181,479	198,351	184,321	207,234
Central Bank and Trust	Lander	98,055	91,381	96,060	93,856
Western States Bank*	Laramie	115,296	360,982	355,168	369,550
Lusk State Bank	Lusk	29,605	31,936	34,545	33,885
Uinta Bank	Mountain View	52,122	47,565	47,165	52,557
First State Bank of Newcastle	Newcastle	37,271	38,224	36,735	37,233
Farmers State Bank	Pine Bluffs	12,204	14,033	14,553	14,129
Cowboy State Bank	Ranchester	27,186	29,082	28,870	29,055
Bank of Commerce	Rawlins	66,706	68,615	67,333	69,492
Wyoming Community Bank	Riverton	77,420	78,781	80,464	86,335
RSNB Bank	Rock Springs	68,868	104,312	100,803	100,509
Sundance State Bank	Sundance	96,030	110,637	107,541	114,341
Pinnacle Bank - Wyoming	Torrington	543,089	585,596	576,539	638,520
Platte Valley Bank	Torrington	269,372	305,390	297,221	327,753
TOTAL LOANS - STATE BANKS		3,189,728	3,663,442	3,624,980	3,870,199

* 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	Sep 2016	Sep 2017
Hilltop National Bank	Casper	254,508	247,151	248,002	255,440
First National Bank of Gillette	Gillette	123,089	122,294	124,467	128,354
Big Horn Federal Savings Bank	Greybull	93,741	97,586	97,839	103,093
Summit National Bank	Hulett	49,681	55,729	58,349	54,786
The Rawlins National Bank	Rawlins	76,551	85,559	79,973	98,417
First Federal Bank & Trust	Sheridan	140,237	161,226	158,920	185,338
TOTAL LOANS - NATIONAL BANKS		737,807	769,545	767,550	825,428

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Sep 2016	Sep 2017
Bank of Star Valley	Afton	130,232	142,280	140,554	158,164
Security State Bank	Basin	274,652	272,727	271,261	264,098
Buffalo Federal Bank	Buffalo	93,542	92,878	94,712	97,681
First Northern Bank of Wyoming	Buffalo	254,594	247,172	247,192	261,845
Jonah Bank of Wyoming	Casper	258,924	286,080	285,491	281,551
Cheyenne State Bank	Cheyenne	36,077	39,639	39,746	41,070
Security First Bank	Cheyenne	62,907	65,798	63,834	67,248
Wyoming Bank & Trust	Cheyenne	149,619	147,504	152,967	165,178
The Converse County Bank	Douglas	508,605	467,131	441,213	480,402
State Bank	Green River	33,138	31,885	31,722	26,536
Oregon Trail Bank	Guernsey	33,853	32,227	34,410	35,425
Bank of Jackson Hole	Jackson	540,314	581,855	579,935	626,094
Rocky Mountain Bank	Jackson	198,465	224,697	236,199	262,444
Central Bank and Trust	Lander	135,575	144,897	131,531	133,501
Western States Bank*	Laramie	153,952	432,548	422,788	418,757
Lusk State Bank	Lusk	51,379	48,812	48,918	50,150
Uinta Bank	Mountain View	119,288	135,448	132,503	151,087
First State Bank of Newcastle	Newcastle	134,310	126,566	124,517	118,933
Farmers State Bank	Pine Bluffs	20,273	23,099	23,872	26,268
Cowboy State Bank	Ranchester	38,714	39,817	39,267	41,282
Bank of Commerce	Rawlins	111,686	107,503	107,237	105,069
Wyoming Community Bank	Riverton	122,275	117,967	119,880	119,316
RSNB Bank	Rock Springs	332,073	334,705	327,747	305,783
Sundance State Bank	Sundance	168,860	163,537	155,240	165,937
Pinnacle Bank - Wyoming	Torrington	627,799	649,685	637,265	690,782
Platte Valley Bank	Torrington	290,632	306,184	298,259	308,752
TOTAL LOANS - STATE BANKS		4,881,738	5,262,641	5,188,260	5,403,353

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

STATE BANKS LOAN/DEPOSIT RATIOS	65.34%	69.61%	69.87%	71.63%
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TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Sep 2016	Sep 2017
Bank of Star Valley	Afton	150,567	162,424	160,519	181,289
Security State Bank	Basin	322,578	321,180	320,886	316,723
Buffalo Federal Bank	Buffalo	106,394	105,957	108,683	113,270
First Northern Bank of Wyoming	Buffalo	281,901	283,514	288,325	303,594
Jonah Bank of Wyoming	Casper	287,530	316,719	316,738	314,863
Cheyenne State Bank	Cheyenne	42,197	45,826	46,036	47,603
Security First Bank	Cheyenne	69,660	72,727	70,804	74,395
Wyoming Bank & Trust	Cheyenne	169,109	168,463	176,143	189,056
The Converse County Bank	Douglas	554,316	514,412	489,518	530,490
State Bank	Green River	38,260	36,983	36,882	31,272
Oregon Trail Bank	Guernsey	38,341	36,408	39,298	39,588
Bank of Jackson Hole	Jackson	608,408	656,675	654,014	704,292
Rocky Mountain Bank	Jackson	248,436	279,504	287,081	319,031
Central Bank and Trust	Lander	158,375	167,363	154,534	156,350
Western States Bank*	Laramie	173,735	485,325	475,465	473,296
Lusk State Bank	Lusk	58,008	55,583	55,542	57,020
Uinta Bank	Mountain View	133,405	149,769	145,939	165,278
First State Bank of Newcastle	Newcastle	154,845	146,640	145,882	139,753
Farmers State Bank	Pine Bluffs	22,812	25,793	26,632	29,186
Cowboy State Bank	Ranchester	44,232	46,746	46,207	45,729
Bank of Commerce	Rawlins	127,003	123,382	123,796	122,080
Wyoming Community Bank	Riverton	142,835	137,924	140,842	140,661
RSNB Bank	Rock Springs	376,297	375,261	373,585	348,883
Sundance State Bank	Sundance	185,891	181,420	179,404	185,638
Pinnacle Bank - Wyoming	Torrington	713,926	734,907	722,853	783,581
Platte Valley Bank	Torrington	339,906	352,030	345,955	369,500
TOTAL ASSETS - STATE BANKS		5,548,967	5,982,935	5,931,563	6,182,421

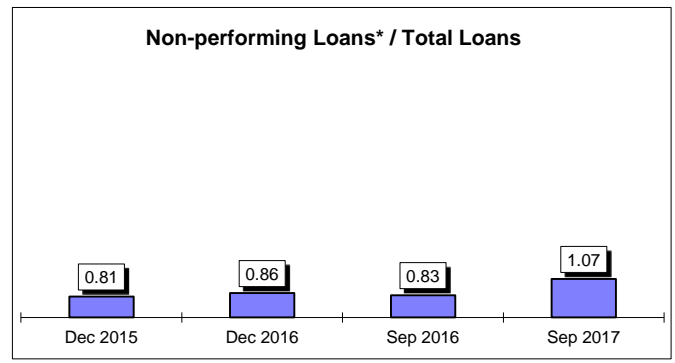
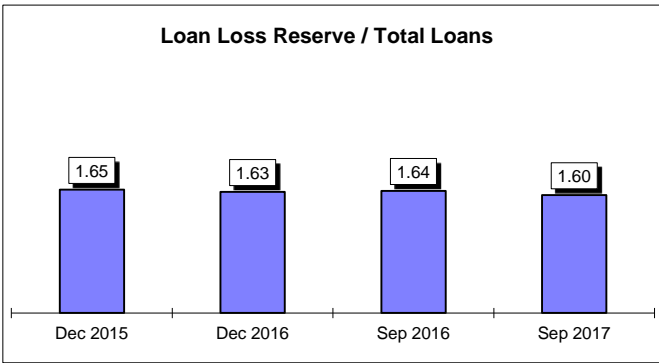
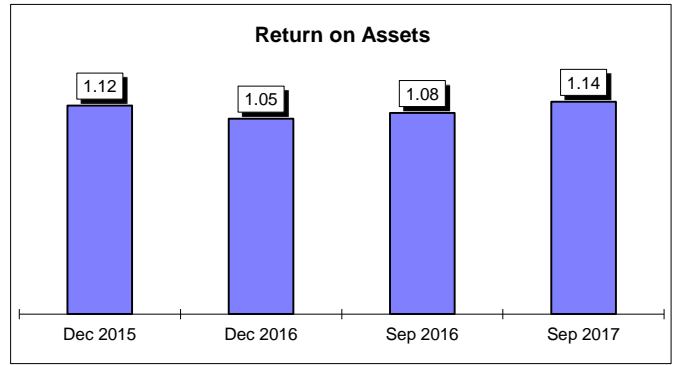
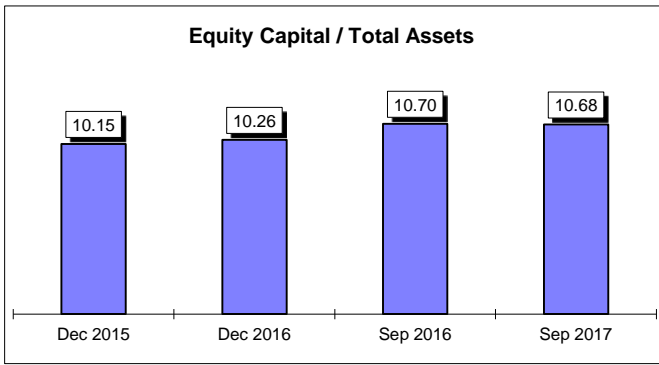
* Merged with Valley Bank and Trust Co. (Nebraska) June 17, 2016

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

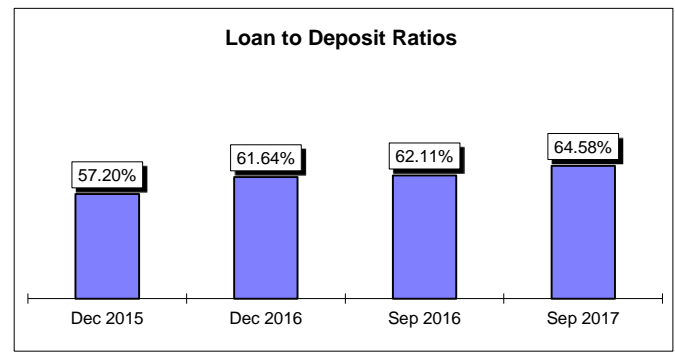
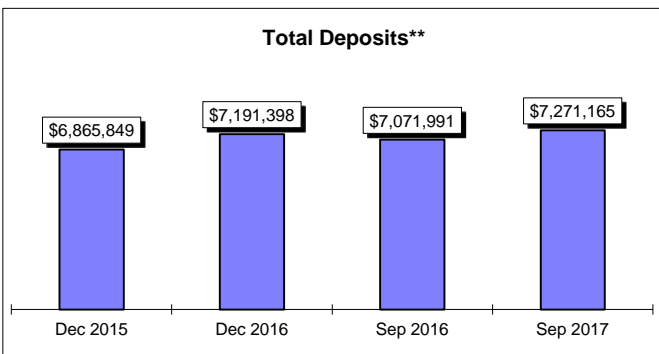
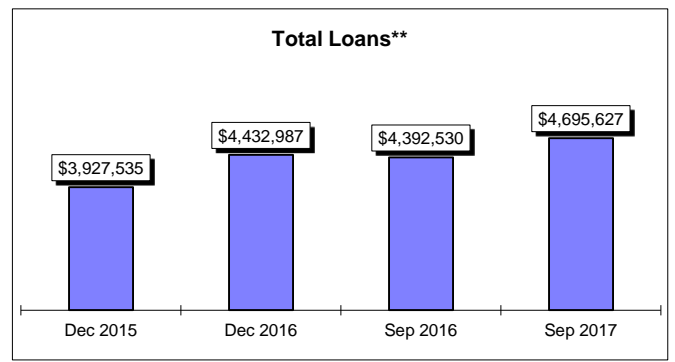
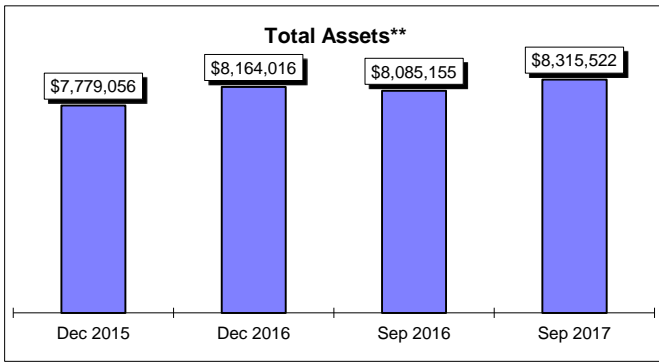
BANK	LOCATION	Dec 2015	Dec 2016	Sep 2016	Sep 2017
Hilltop National Bank	Casper	904,132	849,481	838,820	792,183
First National Bank of Gillette	Gillette	605,485	584,653	571,104	564,571
Big Horn Federal Savings Bank	Greybull	235,505	232,751	235,110	242,890
Summit National Bank	Hulett	63,170	71,250	74,719	76,002
The Rawlins National Bank	Rawlins	169,176	176,816	177,135	179,264
First Federal Bank & Trust	Sheridan	252,621	266,130	256,704	278,191
TOTAL ASSETS - NATIONAL BANKS		2,230,089	2,181,081	2,153,592	2,133,101

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

Graph A



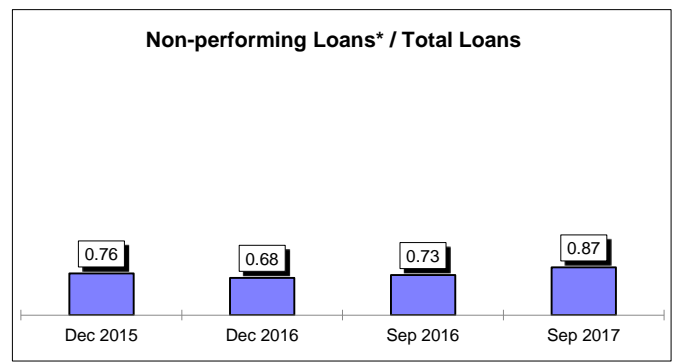
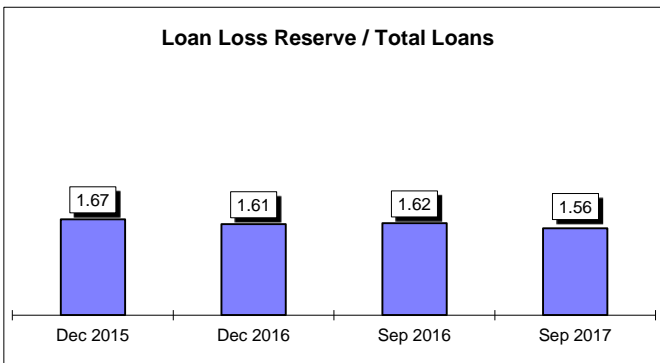
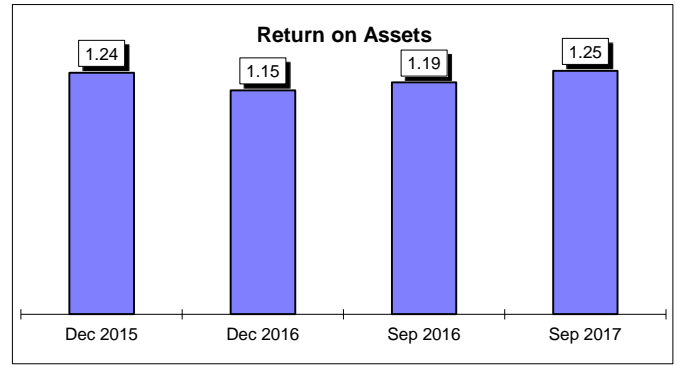
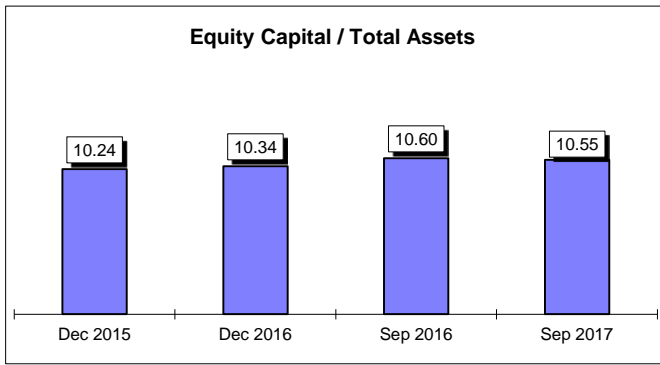
*Non-performing = 90+ days past due plus nonaccrual totals



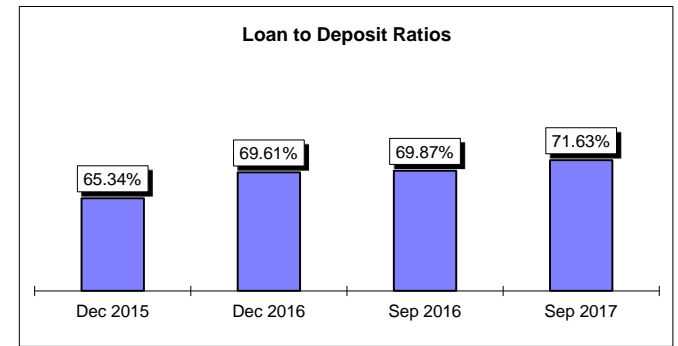
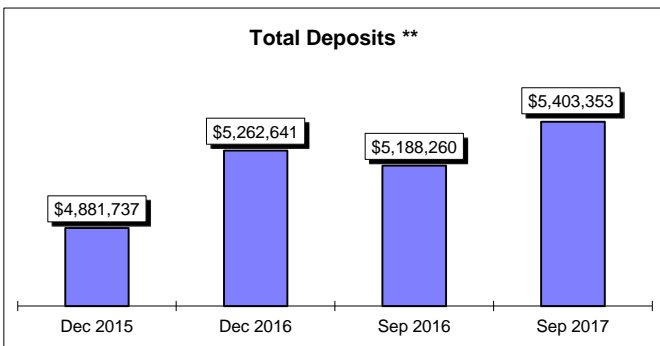
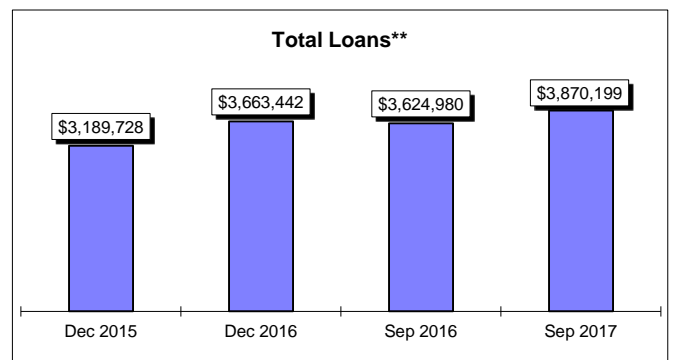
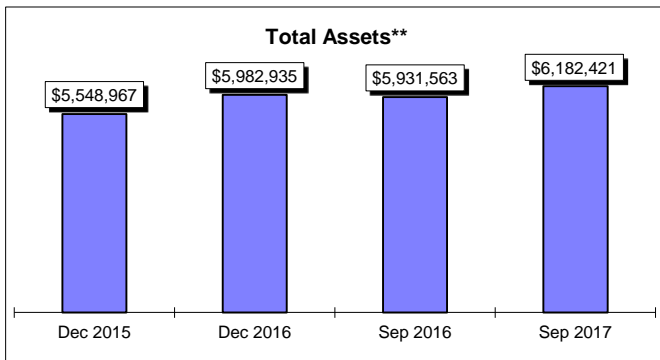
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**WYOMING
STATE BANKS
September 30, 2017**

Graph B



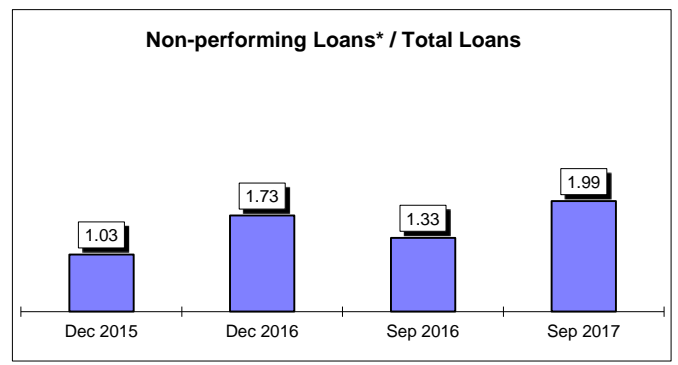
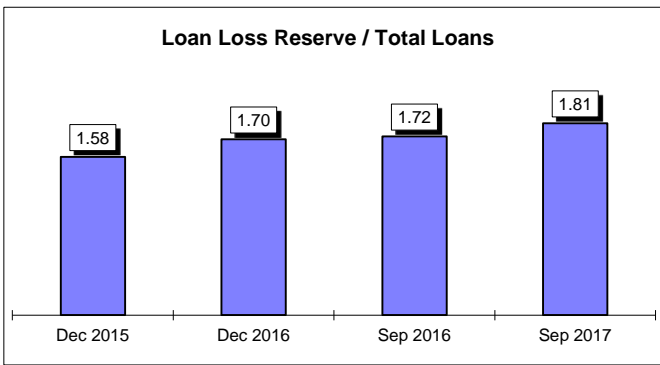
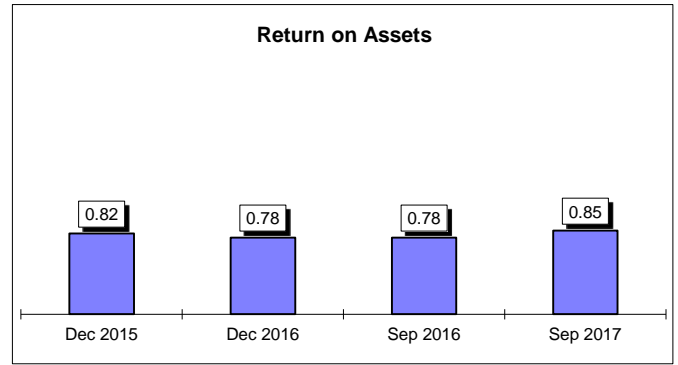
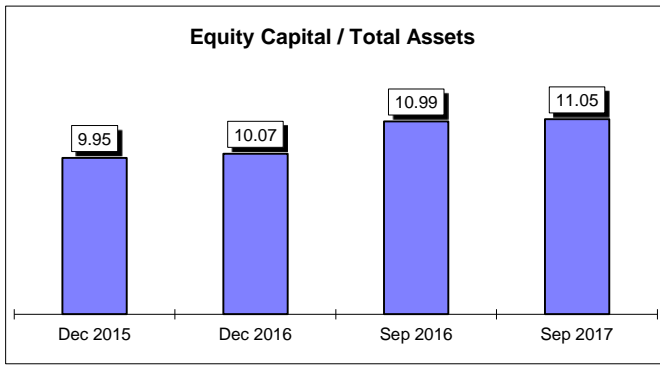
*Non-performing = 90+ days past due plus nonaccrual totals



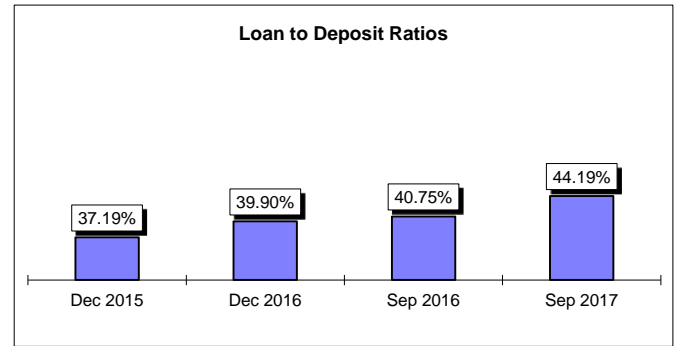
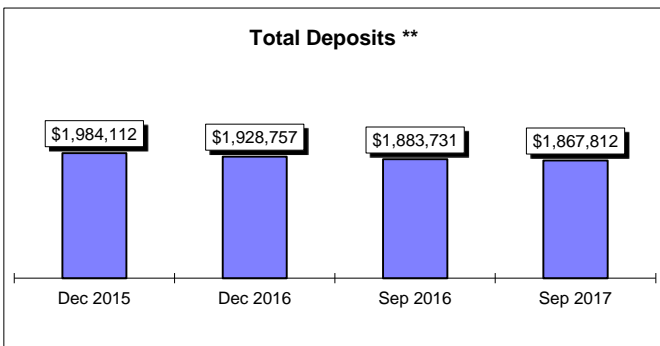
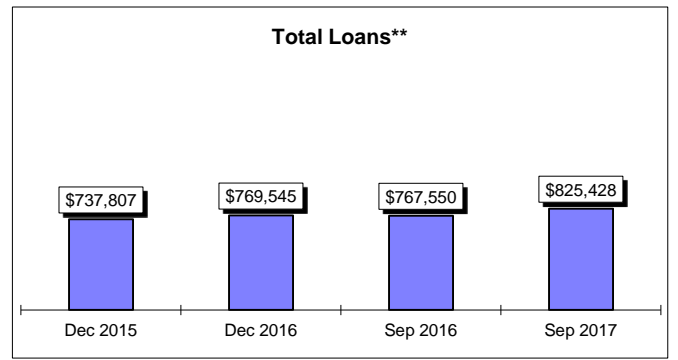
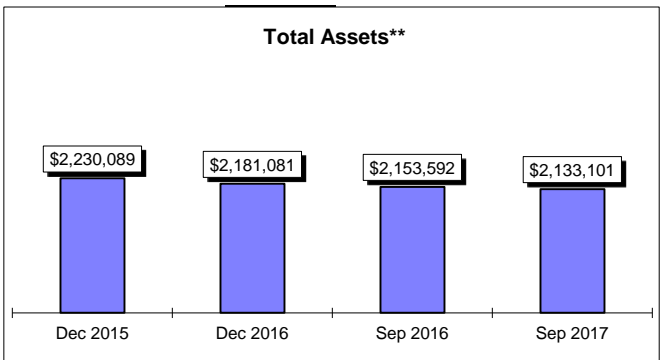
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**WYOMING
NATIONAL BANKS
September 30, 2017**

Graph C



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



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