

**STATE OF WYOMING
DIVISION OF BANKING**

**Sep 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	125,152	35,657	160,809
b. Interest-bearing balances	294,924	235,584	530,508
Securities			
a. Held-to-maturity securities	166,682	0	166,682
b. Available-for-sale securities	1,336,064	632,265	1,968,329
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	32,081	0	32,081
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	17,894	7,038	24,932
b. Loans & leases, net of unearned income	2,794,598	452,488	3,247,086
c. LESS: Allowance for loan and lease losses	50,219	7,206	57,425
d. Loans & leases, net of unearned income & allowance	2,744,379	445,282	3,189,661
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	125,852	12,733	138,585
Other real estate owned	19,768	753	20,521
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	2,379	390	2,769
Other assets	103,132	23,522	126,654
TOTAL ASSETS	4,978,348	1,393,540	6,371,888
LIABILITIES			
Deposits			
a. In domestic offices	4,360,553	1,260,580	5,621,133
1. Noninterest bearing	892,041	307,049	1,199,090
2. Interest bearing	3,468,512	953,531	4,422,043
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	6,801	365	7,166
b. Securities sold under agreements to repurchase	41,316	3,606	44,922
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	60,169	1,860	62,029
Subordinated notes and debentures	0	0	0
Other liabilities	16,827	4,814	21,641
TOTAL LIABILITIES	4,485,666	1,271,225	5,756,891
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,339	2,320	23,659
Surplus	202,525	11,612	214,137
a. Retained earnings	273,663	121,099	394,762
b. Accumulated other comprehensive income	(4,845)	(12,716)	(17,561)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	492,682	122,315	614,997
TOTAL LIABILITIES AND EQUITY CAPITAL	4,978,348	1,393,540	6,371,888

* 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	Sep 2012	Sep 2013
BANK OF STAR VALLEY, THE	Afton	68,332	70,137	70,387	72,170
SECURITY STATE BANK	Basin	174,558	191,453	188,753	192,601
FIRST NORTHERN BANK OF WYOMING **	Buffalo	127,391	137,635	135,600	138,718
JONAH BANK OF WYOMING	Casper	118,063	153,941	149,142	157,133
CHEYENNE STATE BANK	Cheyenne	28,410	26,822	27,336	24,899
SECURITY FIRST BANK	Cheyenne	41,030	37,943	39,327	38,078
TRI-COUNTY BANK	Cheyenne	42,923	47,693	45,821	46,649
WYOMING BANK & TRUST	Cheyenne	69,713	75,546	76,903	80,446
CONVERSE COUNTY BANK, THE	Douglas	126,041	121,486	126,161	133,366
STATE BANK	Green River	26,141	24,705	24,677	22,061
OREGON TRAIL BANK	Guernsey	14,626	15,030	14,968	16,258
BANK OF JACKSON HOLE	Jackson	407,611	401,317	390,715	379,242
ROCKY MOUNTAIN BANK	Jackson	150,406	129,777	121,839	132,644
CENTRAL BANK AND TRUST	Lander	78,915	83,383	79,562	93,026
CAPITAL WEST BANK ****	Laramie	94,634	100,388	97,969	106,876
WYOMING STATE BANK	Laramie	91,568	88,638	88,502	91,943
LUSK STATE BANK	Lusk	30,201	27,813	28,576	28,353
UINTA BANK	Mountain View	34,509	40,373	38,800	41,635
FIRST STATE BANK OF NEWCASTLE	Newcastle	46,603	41,899	42,424	38,261
FARMERS STATE BANK	Pine Bluffs	7,244	7,237	7,754	7,888
COWBOY STATE BANK	Ranchester	26,465	26,032	26,080	28,009
BANK OF COMMERCE	Rawlins	42,655	43,466	44,476	41,470
WYOMING COMMUNITY BANK ***	Riverton	69,900	72,354	69,750	76,607
RSNB BANK *	Rock Springs	101,952	86,093	93,442	82,291
SUNDANCE STATE BANK	Sundance	78,489	83,249	87,954	95,591
PINNACLE BANK - WYOMING	Torrington	390,905	417,719	414,179	442,162
PLATTE VALLEY BANK	Torrington	175,115	188,385	179,398	204,115
TOTAL LOANS - STATE BANKS		2,664,400	2,740,514	2,710,495	2,812,492

- * 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	Sep 2012	Sep 2013
HILLTOP NATIONAL BANK	Casper	229,049	236,403	237,503	234,817
FIRST NATIONAL BANK OF GILLETTE	Gillette	123,420	131,713	127,336	125,286
SUMMIT NATIONAL BANK	Hulett	43,446	38,551	45,264	40,381
RAWLINS NATIONAL BANK, THE	Rawlins	68,949	61,344	58,893	59,042
TOTAL LOANS - NATIONAL BANKS		464,864	468,011	468,996	459,526

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Sep 2012	Sep 2013
BANK OF STAR VALLEY, THE	Afton	104,393	102,562	100,651	106,134
SECURITY STATE BANK	Basin	256,747	271,687	257,052	262,407
FIRST NORTHERN BANK OF WYOMING **	Buffalo	195,664	222,636	209,639	216,109
JONAH BANK OF WYOMING	Casper	180,547	205,381	201,915	215,845
CHEYENNE STATE BANK	Cheyenne	35,885	31,723	33,280	29,483
SECURITY FIRST BANK	Cheyenne	55,779	57,102	56,952	57,422
TRI-COUNTY BANK	Cheyenne	42,825	48,979	46,573	55,557
WYOMING BANK & TRUST	Cheyenne	108,125	124,380	117,454	122,182
CONVERSE COUNTY BANK, THE	Douglas	340,878	370,122	347,892	382,724
STATE BANK	Green River	34,101	36,728	36,813	35,226
OREGON TRAIL BANK	Guernsey	25,569	28,484	26,839	28,474
BANK OF JACKSON HOLE	Jackson	516,128	578,230	548,058	492,941
ROCKY MOUNTAIN BANK	Jackson	180,563	147,092	152,686	175,047
CENTRAL BANK AND TRUST	Lander	127,608	137,883	132,874	130,764
CAPITAL WEST BANK ****	Laramie	160,297	149,524	146,435	149,735
WYOMING STATE BANK	Laramie	113,384	123,814	117,219	128,640
LUSK STATE BANK	Lusk	45,529	49,441	47,446	48,772
UINTA BANK	Mountain View	82,956	89,014	88,866	93,532
FIRST STATE BANK OF NEWCASTLE	Newcastle	128,577	139,558	125,008	127,230
FARMERS STATE BANK	Pine Bluffs	20,049	19,220	21,492	23,045
COWBOY STATE BANK	Ranchester	36,940	37,302	36,980	38,166
BANK OF COMMERCE	Rawlins	106,856	111,220	110,169	110,875
WYOMING COMMUNITY BANK ***	Riverton	98,091	106,826	102,798	108,692
RSNB BANK *	Rock Springs	320,557	320,772	320,649	314,642
SUNDANCE STATE BANK	Sundance	126,067	145,294	132,398	136,744
PINNACLE BANK - WYOMING	Torrington	524,113	587,167	549,128	582,435
PLATTE VALLEY BANK	Torrington	163,813	178,214	165,891	187,730
TOTAL DEPOSITS - STATE BANKS		4,132,041	4,420,355	4,233,157	4,360,553

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STATE BANKS LOAN/DEPOSIT RATIOS

64.48%

62.00%

64.03%

64.50%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

FIRST NATIONAL BANK OF GILLETTE	LOCATION	Dec 2011	Dec 2012	Sep 2012	Sep 2013
HILLTOP NATIONAL BANK	Casper	513,567	569,618	546,564	603,122
FIRST NATIONAL BANK OF GILLETTE	Gillette	398,010	462,152	412,875	465,928
SUMMIT NATIONAL BANK	Hulett	61,446	57,765	58,467	55,427
RAWLINS NATIONAL BANK, THE	Rawlins	130,841	136,679	136,921	136,103
TOTAL DEPOSITS - NATIONAL BANKS		1,103,864	1,226,214	1,154,827	1,260,580

NATIONAL BANKS LOAN/DEPOSIT RATIOS 42.11% 38.17% 40.61% 36.45%

ALL BANKS LOAN/DEPOSIT RATIOS 59.77% 56.82% 59.01% 58.21%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Sep 2012	Sep 2013
BANK OF STAR VALLEY, THE	Afton	119,109	117,817	115,832	122,145
SECURITY STATE BANK	Basin	303,410	318,948	304,340	307,077
FIRST NORTHERN BANK OF WYOMING **	Buffalo	216,013	244,616	231,845	237,492
JONAH BANK OF WYOMING	Casper	199,079	228,997	225,396	240,121
CHEYENNE STATE BANK	Cheyenne	41,098	37,357	38,796	35,141
SECURITY FIRST BANK	Cheyenne	63,639	64,615	65,026	64,971
TRI-COUNTY BANK	Cheyenne	55,068	58,295	56,066	65,870
WYOMING BANK & TRUST	Cheyenne	121,388	139,364	132,302	137,977
CONVERSE COUNTY BANK, THE	Douglas	374,339	408,373	386,231	421,858
STATE BANK	Green River	38,942	41,682	41,709	40,174
OREGON TRAIL BANK	Guernsey	28,822	31,681	30,175	31,607
BANK OF JACKSON HOLE	Jackson	568,951	633,081	603,633	549,670
ROCKY MOUNTAIN BANK	Jackson	222,215	204,309	210,064	220,870
CENTRAL BANK AND TRUST	Lander	149,976	160,949	155,987	160,413
CAPITAL WEST BANK ****	Laramie	181,380	171,704	168,562	171,252
WYOMING STATE BANK	Laramie	131,137	142,022	135,095	147,302
LUSK STATE BANK	Lusk	50,828	55,112	52,907	54,455
UINTA BANK	Mountain View	96,507	103,083	102,901	108,394
FIRST STATE BANK OF NEWCASTLE	Newcastle	147,495	159,728	145,751	145,578
FARMERS STATE BANK	Pine Bluffs	21,799	21,102	23,384	24,709
COWBOY STATE BANK	Ranchester	40,916	41,148	41,024	41,985
BANK OF COMMERCE	Rawlins	119,810	124,916	123,974	123,717
WYOMING COMMUNITY BANK ***	Riverton	112,511	124,020	117,579	122,636
RSNB BANK *	Rock Springs	361,579	362,049	362,270	351,094
SUNDANCE STATE BANK	Sundance	137,838	157,969	145,728	150,091
PINNACLE BANK - WYOMING	Torrington	597,680	660,628	626,387	667,884
PLATTE VALLEY BANK	Torrington	201,305	221,445	206,464	233,865
TOTAL ASSETS - STATE BANKS		4,702,834	5,035,010	4,849,428	4,978,348

* Converted to state charter May 31, 2012

** Converted to state charter June 29, 2012

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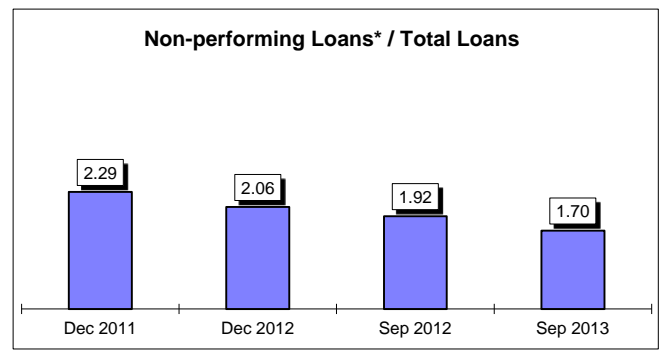
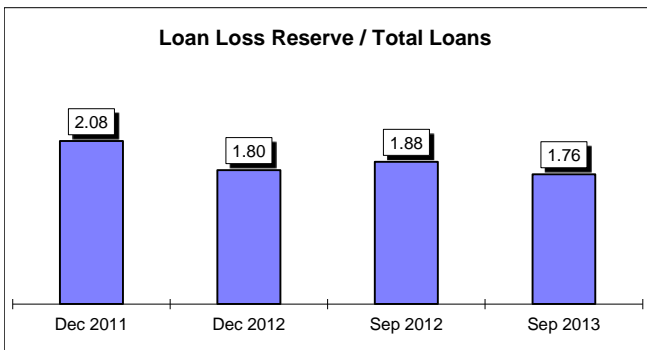
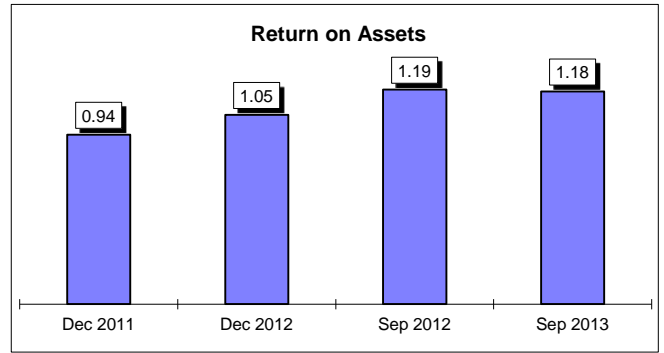
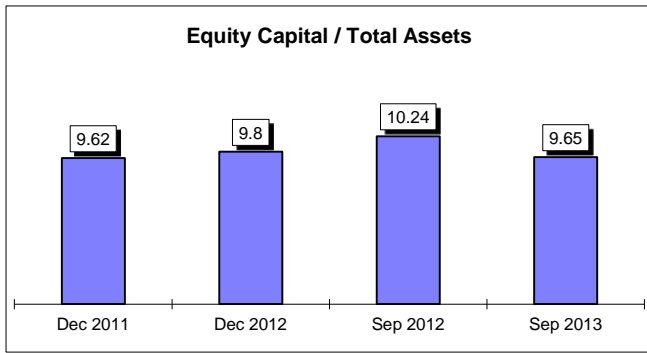
**** Converted to state charter December 31, 2012

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

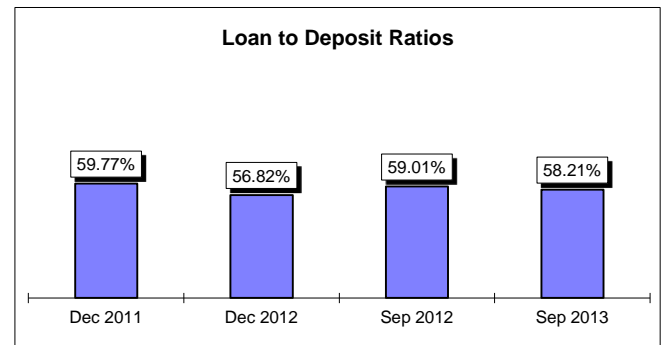
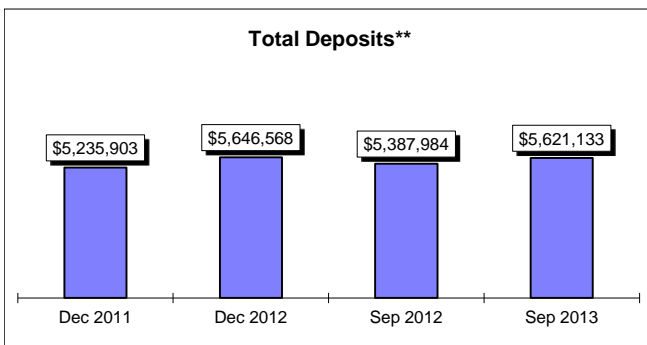
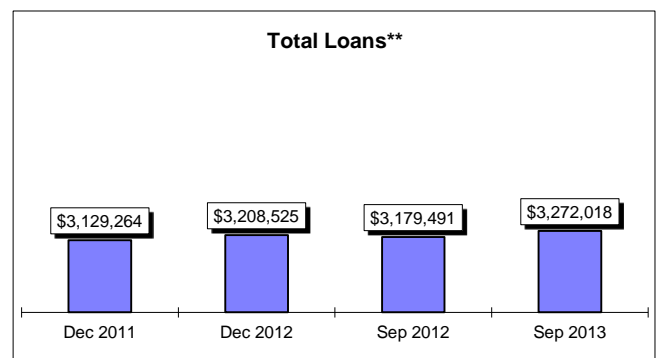
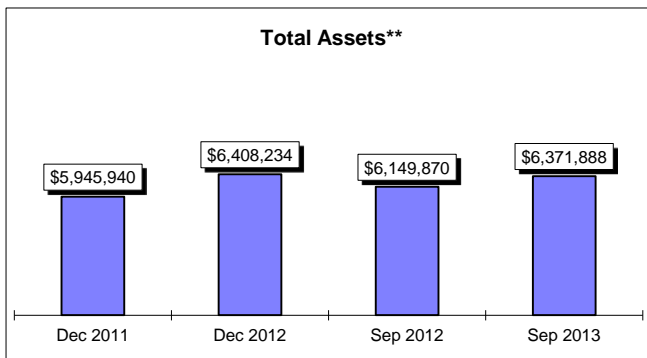
BANK	LOCATION	Dec 2011	Dec 2012	Sep 2012	Sep 2013
HILLTOP NATIONAL BANK	Casper	572,190	637,046	612,259	656,583
FIRST NATIONAL BANK OF GILLETTE	Gillette	450,458	517,343	468,220	517,579
SUMMIT NATIONAL BANK	Hulett	70,935	64,725	65,348	64,293
RAWLINS NATIONAL BANK, THE	Rawlins	149,523	154,110	154,615	155,085
TOTAL ASSETS - NATIONAL BANKS		1,243,106	1,373,224	1,300,442	1,393,540

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

Graph A



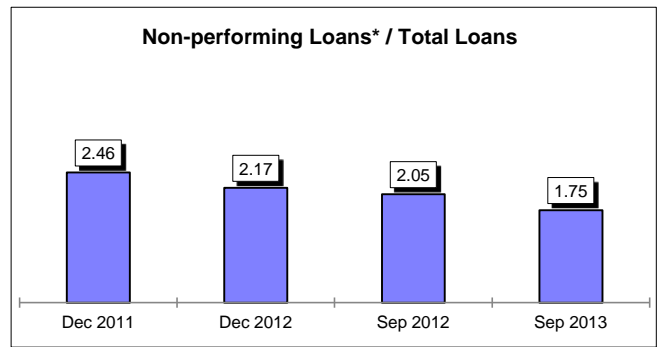
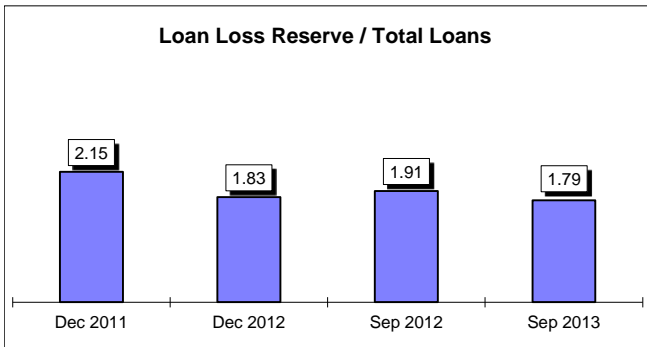
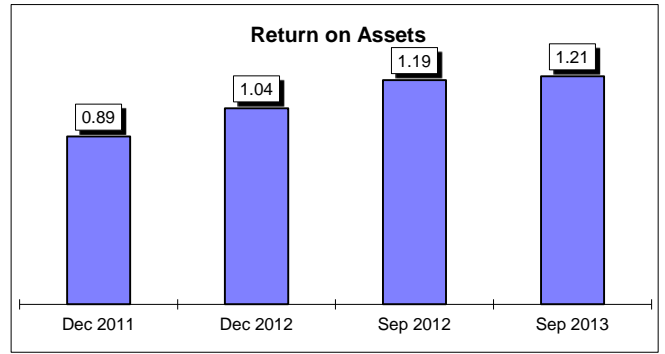
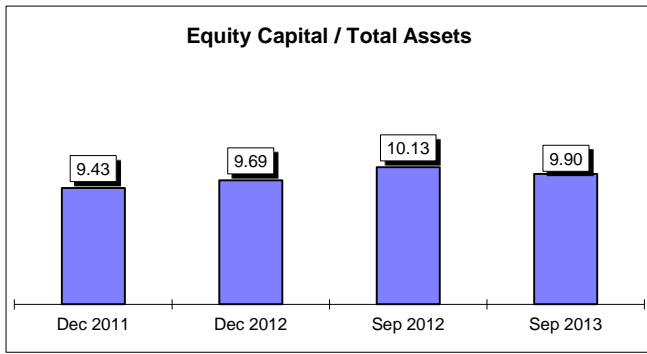
*Non-performing = 90+ days past due plus nonaccrual totals



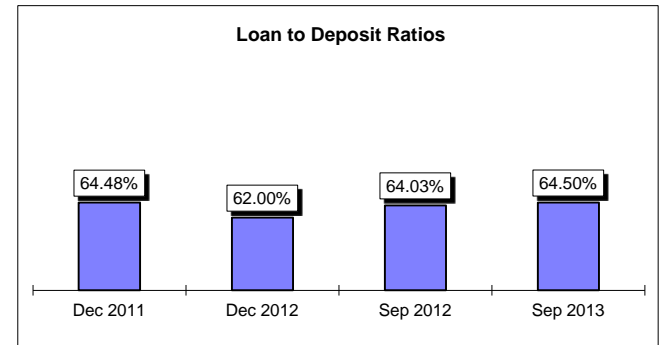
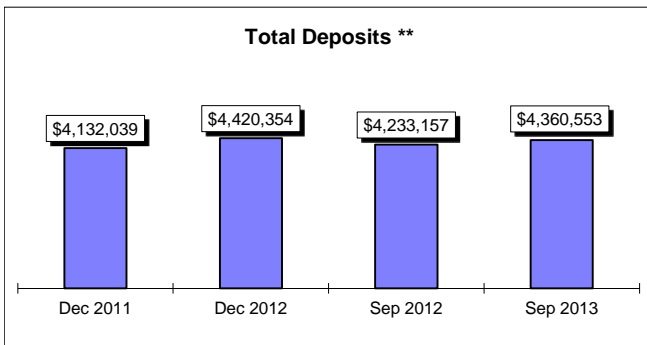
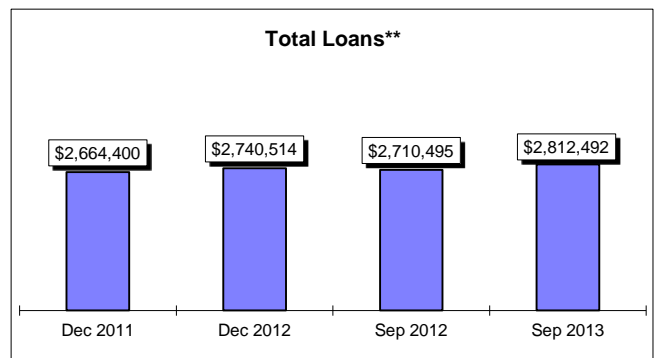
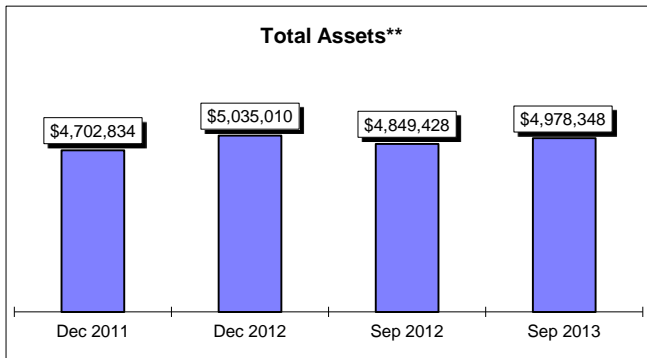
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**WYOMING
STATE BANKS
September 30, 2013**

Graph B



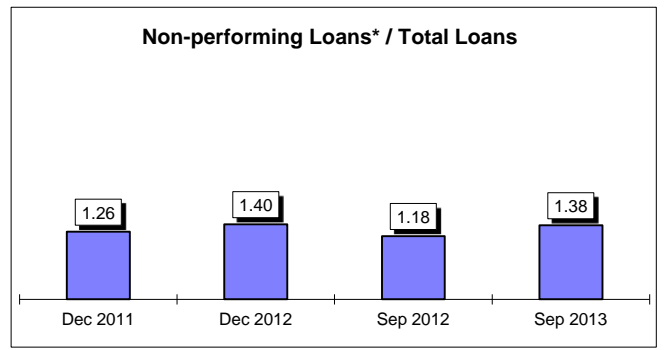
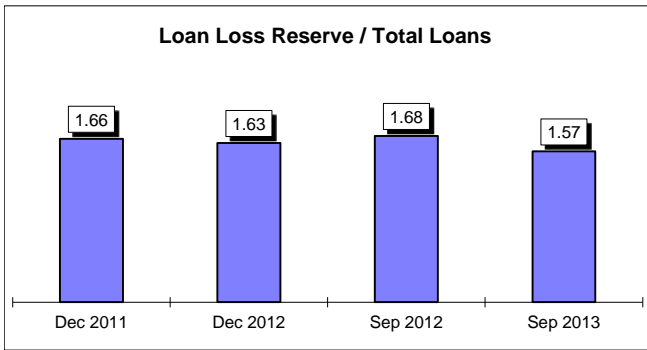
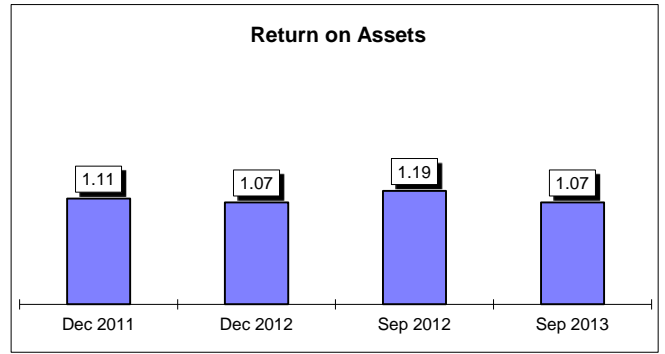
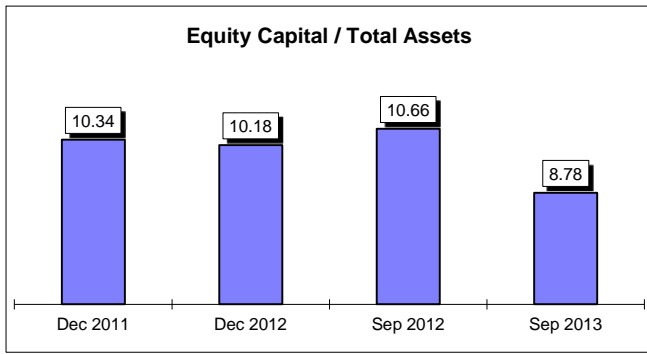
*Non-performing = 90+ days past due plus nonaccrual totals



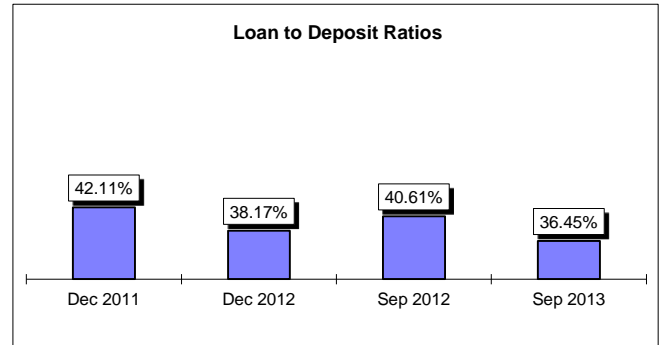
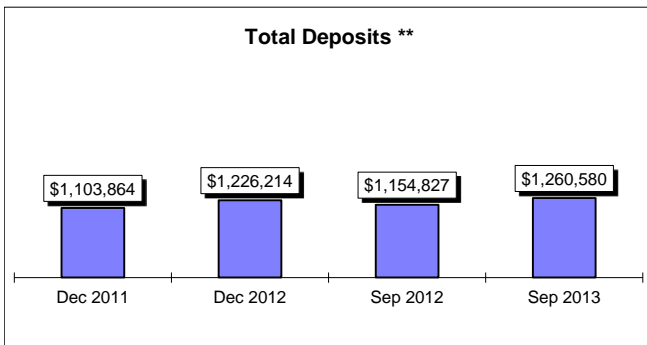
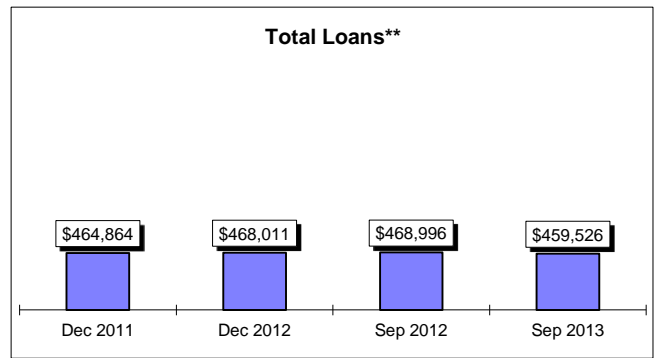
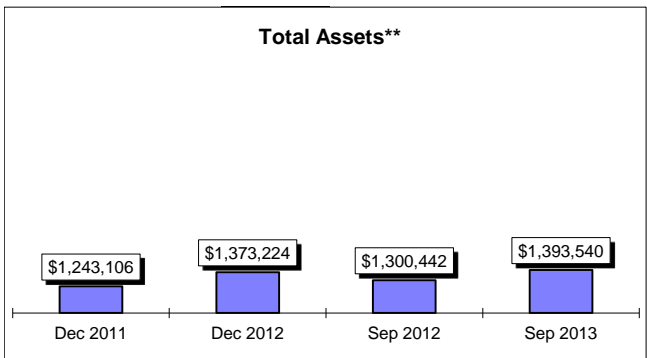
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**WYOMING
NATIONAL BANKS
September 30, 2013**

Graph C



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



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