

STATE OF WYOMING
DIVISION OF BANKING

Sep 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	103,397	34,730	138,127
b. Interest-bearing balances	295,657	233,934	529,591
Securities			
a. Held-to-maturity securities	153,257	53,628	206,885
b. Available-for-sale securities	1,433,372	810,965	2,244,337
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	60,896	2,539	63,435
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	27,883	11,504	39,387
b. Loans & leases, net of unearned income	3,027,604	702,060	3,729,664
c. LESS: Allowance for loan and lease losses	51,977	11,364	63,341
d. Loans & leases, net of unearned income & allowance	2,975,627	690,696	3,666,323
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	132,482	23,119	155,601
Other real estate owned	15,124	857	15,981
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	2,576	1,937	4,513
Other assets	110,898	41,670	152,568
TOTAL ASSETS	5,321,342	1,905,949	7,227,291
LIABILITIES			
Deposits			
a. In domestic offices	4,651,907	1,677,376	6,329,283
1. Noninterest bearing	1,001,274	370,665	1,371,939
2. Interest bearing	3,650,633	1,306,711	4,957,344
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	1,623	0	1,623
b. Securities sold under agreements to repurchase	50,988	6,147	57,135
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	46,391	7,122	53,513
Subordinated notes and debentures	0	0	0
Other liabilities	18,789	10,621	29,410
TOTAL LIABILITIES	4,769,698	1,701,266	6,470,964
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,342	2,320	23,662
Surplus	214,388	11,612	226,000
a. Retained earnings	308,569	191,761	500,330
b. Accumulated other comprehensive income	7,349	(1,010)	6,339
c. Other equity capital components	(4)	0	(4)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	551,644	204,683	756,327
TOTAL LIABILITIES AND EQUITY CAPITAL	5,321,342	1,905,949	7,227,291

* 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	Sep 2013	Sep 2014
BANK OF STAR VALLEY, THE	Afton	70,137	74,146	72,170	85,351
SECURITY STATE BANK	Basin	191,453	188,107	192,601	200,494
BUFFALO FEDERAL BANK*	Buffalo	80,063	74,014	73,033	62,626
FIRST NORTHERN BANK OF WYOMING	Buffalo	137,635	140,099	138,718	163,255
JONAH BANK OF WYOMING	Casper	153,941	153,181	157,133	166,943
CHEYENNE STATE BANK	Cheyenne	26,822	25,878	24,899	30,140
SECURITY FIRST BANK	Cheyenne	37,943	38,361	38,078	42,823
WYOMING BANK & TRUST	Cheyenne	75,546	79,422	80,446	85,472
CONVERSE COUNTY BANK, THE	Douglas	121,486	133,443	133,366	142,180
STATE BANK	Green River	24,705	21,401	22,061	20,883
OREGON TRAIL BANK	Guernsey	15,030	16,219	16,258	15,480
BANK OF JACKSON HOLE	Jackson	401,317	376,966	379,242	393,858
ROCKY MOUNTAIN BANK	Jackson	129,777	129,066	132,644	150,713
CENTRAL BANK AND TRUST	Lander	83,383	87,393	93,026	95,712
CAPITAL WEST BANK**	Laramie	100,388	105,528	106,876	105,784
WYOMING STATE BANK	Laramie	88,638	94,258	91,943	97,957
LUSK STATE BANK	Lusk	27,813	27,202	28,353	29,674
UINTA BANK	Mountain View	40,373	43,463	41,635	46,927
FIRST STATE BANK OF NEWCASTLE	Newcastle	41,899	37,017	38,261	34,705
FARMERS STATE BANK	Pine Bluffs	7,237	7,268	7,888	7,437
COWBOY STATE BANK	Ranchester	26,032	26,083	28,009	25,289
BANK OF COMMERCE	Rawlins	43,466	44,745	41,470	48,684
WYOMING COMMUNITY BANK	Riverton	72,354	78,632	76,607	74,724
RSNB BANK	Rock Springs	86,093	71,847	82,291	75,848
SUNDANCE STATE BANK	Sundance	83,249	89,260	95,591	93,459
PINNACLE BANK - WYOMING	Torrington	417,719	437,946	442,162	489,181
PLATTE VALLEY BANK	Torrington	188,385	209,282	204,115	269,888
TOTAL LOANS - STATE BANKS		2,772,884	2,810,227	2,838,876	3,055,487

* Converted to state charter May 31, 2014

** Merged with ANB Bank effective October 1, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Sep 2013	Sep 2014
HILLTOP NATIONAL BANK	Casper	236,403	237,233	234,817	247,638
FIRST NATIONAL BANK OF GILLETTE	Gillette	131,713	120,485	125,286	132,817
BIG HORN FEDERAL SAVINGS BANK	Greybull	100,175	101,454	101,255	98,306
SUMMIT NATIONAL BANK	Hulett	38,551	37,735	40,381	44,112
RAWLINS NATIONAL BANK, THE	Rawlins	61,344	60,675	59,042	68,071
FIRST FEDERAL SAVINGS BANK	Sheridan	105,970	102,042	101,892	122,620
TOTAL LOANS - NATIONAL BANKS		674,156	659,624	662,673	713,564

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Sep 2013	Sep 2014
BANK OF STAR VALLEY, THE	Afton	102,562	106,632	106,134	112,747
SECURITY STATE BANK	Basin	271,687	266,505	262,407	273,418
BUFFALO FEDERAL BANK*	Buffalo	120,671	106,319	111,085	96,921
FIRST NORTHERN BANK OF WYOMING	Buffalo	222,636	224,559	216,109	244,032
JONAH BANK OF WYOMING	Casper	205,381	230,598	215,845	242,585
CHEYENNE STATE BANK	Cheyenne	31,722	29,728	29,483	33,203
SECURITY FIRST BANK	Cheyenne	57,102	56,583	57,422	60,919
WYOMING BANK & TRUST	Cheyenne	124,380	120,934	122,182	127,385
CONVERSE COUNTY BANK, THE	Douglas	370,122	407,690	382,724	415,918
STATE BANK	Green River	36,728	34,921	35,226	34,161
OREGON TRAIL BANK	Guernsey	28,484	26,927	28,474	31,967
BANK OF JACKSON HOLE	Jackson	578,230	485,033	492,941	506,969
ROCKY MOUNTAIN BANK	Jackson	147,092	160,272	175,047	170,815
CENTRAL BANK AND TRUST	Lander	137,883	137,164	130,764	124,749
CAPITAL WEST BANK**	Laramie	149,524	146,337	149,735	140,548
WYOMING STATE BANK	Laramie	123,814	128,792	128,640	131,366
LUSK STATE BANK	Lusk	49,441	51,053	48,772	53,459
UINTA BANK	Mountain View	89,014	96,737	93,532	96,002
FIRST STATE BANK OF NEWCASTLE	Newcastle	139,558	133,826	127,230	130,744
FARMERS STATE BANK	Pine Bluffs	19,220	20,492	23,045	19,519
COWBOY STATE BANK	Ranchester	37,302	37,560	38,166	37,934
BANK OF COMMERCE	Rawlins	111,220	107,764	110,875	107,463
WYOMING COMMUNITY BANK	Riverton	106,826	113,683	108,692	117,452
RSNB BANK	Rock Springs	320,772	326,945	314,642	323,567
SUNDANCE STATE BANK	Sundance	145,294	149,975	136,744	150,076
PINNACLE BANK - WYOMING	Torrington	587,167	574,580	582,435	600,140
PLATTE VALLEY BANK	Torrington	178,214	185,449	187,730	267,848
TOTAL DEPOSITS - STATE BANKS		4,492,046	4,467,058	4,416,081	4,651,907

* Converted to state charter May 31, 2014

** Merged with ANB Bank effective October 1, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

61.73%

62.91%

64.28%

65.68%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

FIRST NATIONAL BANK OF GILLETTE	LOCATION	Dec 2012	Dec 2013	Sep 2013	Sep 2014
HILLTOP NATIONAL BANK	Casper	569,618	596,429	603,122	623,218
FIRST NATIONAL BANK OF GILLETTE	Gillette	462,152	483,124	465,928	488,401
BIG HORN FEDERAL SAVINGS BANK	Greybull	199,334	194,149	194,960	198,038
SUMMIT NATIONAL BANK	Hulett	57,765	53,602	55,427	54,746
RAWLINS NATIONAL BANK, THE	Rawlins	136,679	135,869	136,103	139,845
FIRST FEDERAL SAVINGS BANK	Sheridan	176,639	176,191	176,718	173,128
TOTAL DEPOSITS - NATIONAL BANKS		1,602,187	1,639,364	1,632,258	1,677,376

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	42.08%	40.24%	40.60%	42.54%
ALL BANKS LOAN/DEPOSIT RATIOS	56.56%	56.82%	57.89%	59.55%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Sep 2013	Sep 2014
BANK OF STAR VALLEY, THE	Afton	117,817	122,584	122,145	128,949
SECURITY STATE BANK	Basin	318,948	313,861	307,077	326,777
BUFFALO FEDERAL BANK*	Buffalo	135,868	121,194	126,081	111,459
FIRST NORTHERN BANK OF WYOMING	Buffalo	244,616	245,421	237,492	269,008
JONAH BANK OF WYOMING	Casper	228,997	254,927	240,121	267,928
CHEYENNE STATE BANK	Cheyenne	37,357	35,405	35,141	39,087
SECURITY FIRST BANK	Cheyenne	64,615	63,579	64,971	68,090
WYOMING BANK & TRUST	Cheyenne	139,364	136,408	137,977	144,952
CONVERSE COUNTY BANK, THE	Douglas	408,373	446,760	421,858	459,665
STATE BANK	Green River	41,682	39,873	40,174	39,192
OREGON TRAIL BANK	Guernsey	31,681	30,091	31,607	35,215
BANK OF JACKSON HOLE	Jackson	633,081	541,486	549,670	569,689
ROCKY MOUNTAIN BANK	Jackson	204,309	206,067	220,870	218,349
CENTRAL BANK AND TRUST	Lander	160,949	160,929	160,413	152,730
CAPITAL WEST BANK**	Laramie	171,704	167,399	171,252	162,141
WYOMING STATE BANK	Laramie	142,022	147,639	147,302	150,765
LUSK STATE BANK	Lusk	55,112	56,941	54,455	59,449
UINTA BANK	Mountain View	103,083	111,736	108,394	113,562
FIRST STATE BANK OF NEWCASTLE	Newcastle	159,728	152,357	145,578	150,426
FARMERS STATE BANK	Pine Bluffs	21,102	22,116	24,709	21,488
COWBOY STATE BANK	Ranchester	41,148	41,338	41,985	41,894
BANK OF COMMERCE	Rawlins	124,916	120,535	123,717	121,875
WYOMING COMMUNITY BANK	Riverton	124,020	128,528	122,636	133,742
RSNB BANK	Rock Springs	362,049	364,034	351,094	365,835
SUNDANCE STATE BANK	Sundance	157,969	162,762	150,091	166,514
PINNACLE BANK - WYOMING	Torrington	660,628	654,362	667,884	683,765
PLATTE VALLEY BANK	Torrington	221,445	235,352	233,865	318,796
TOTAL ASSETS - STATE BANKS		5,112,583	5,083,684	5,038,559	5,321,342

* Converted to state charter May 31, 2014

** Merged with ANB Bank effective October 1, 2014

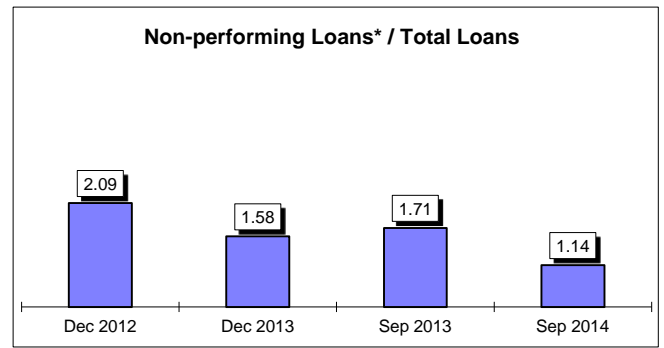
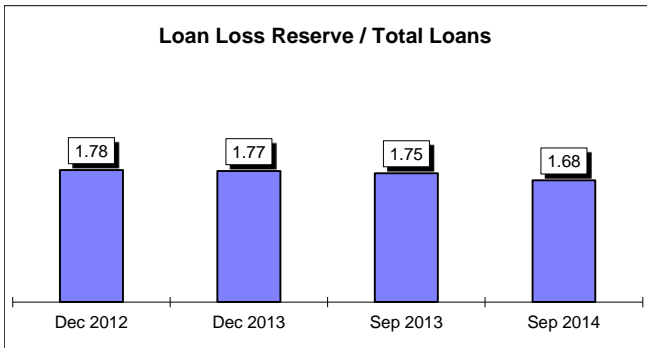
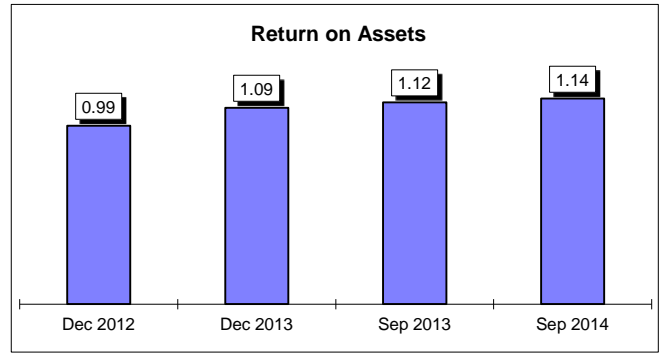
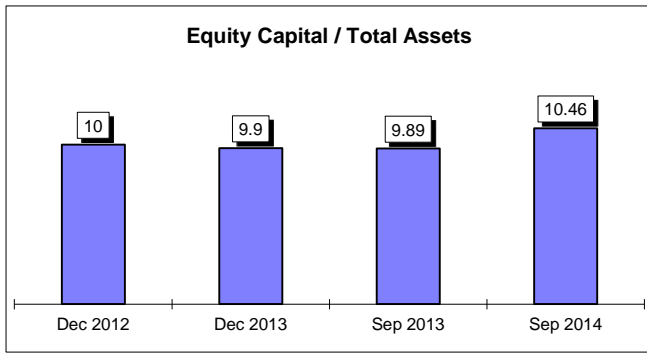
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Sep 2013	Sep 2014
HILLTOP NATIONAL BANK	Casper	637,046	650,112	656,583	690,693
FIRST NATIONAL BANK OF GILLETTE	Gillette	517,343	536,416	517,579	547,017
BIG HORN FEDERAL SAVINGS BANK	Greybull	225,424	221,272	223,756	227,191
SUMMIT NATIONAL BANK	Hulett	64,725	61,254	64,293	63,509
RAWLINS NATIONAL BANK, THE	Rawlins	154,110	155,161	155,085	158,126
FIRST FEDERAL SAVINGS BANK	Sheridan	221,548	220,683	220,654	219,413
TOTAL ASSETS - NATIONAL BANKS		1,820,196	1,844,898	1,837,950	1,905,949

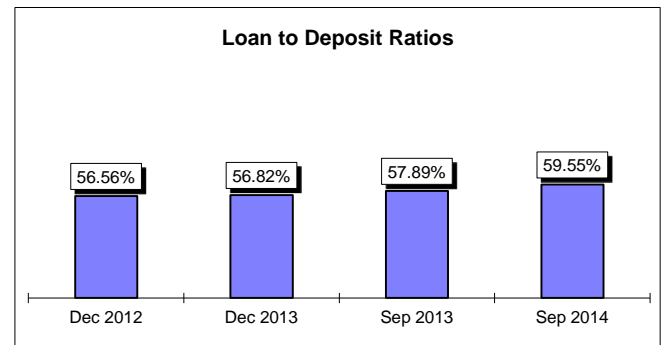
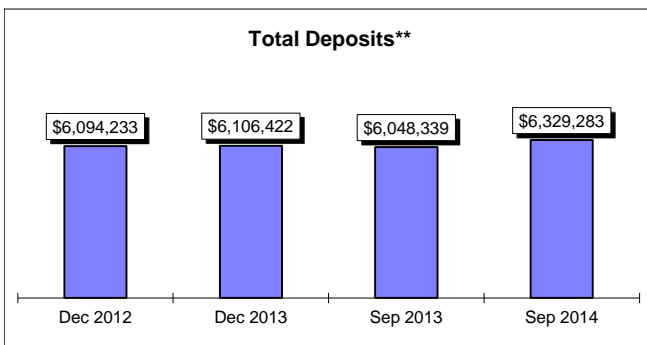
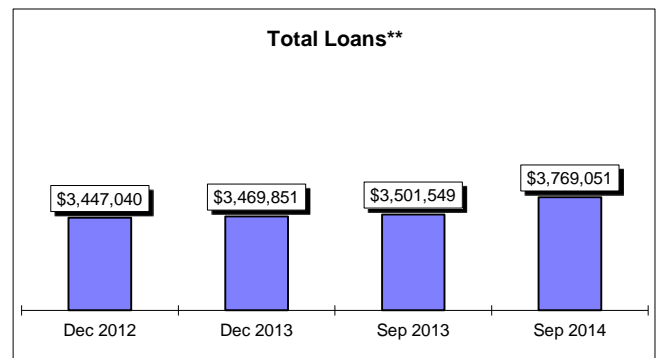
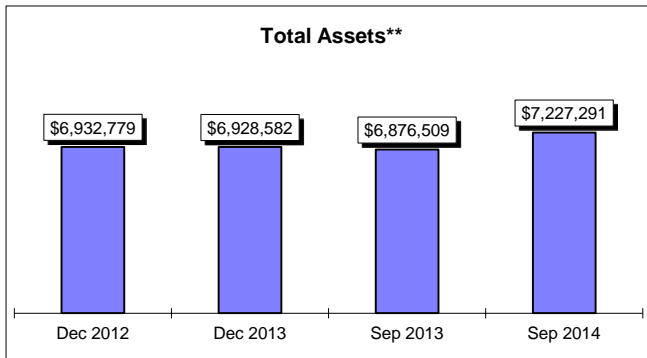
Federal Savings Banks added to report beginning March 2014

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

Graph A



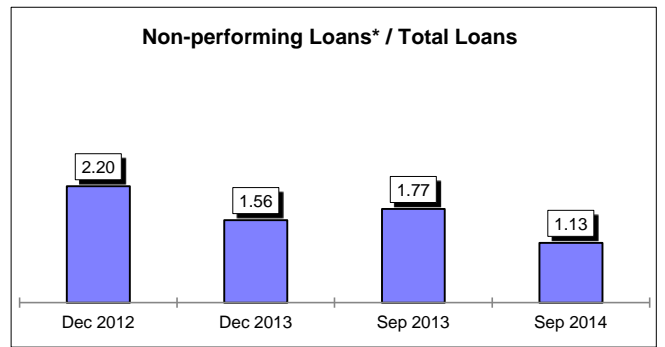
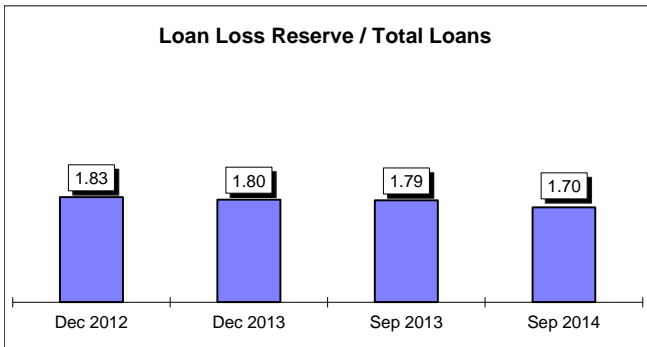
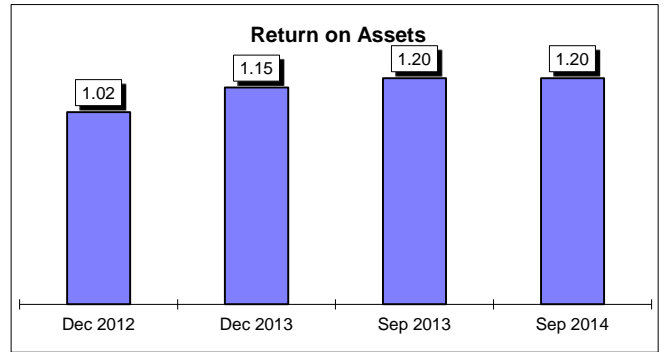
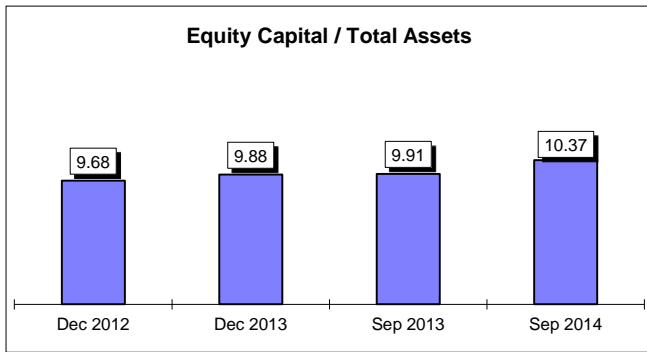
*Non-performing = 90+ days past due plus nonaccrual totals



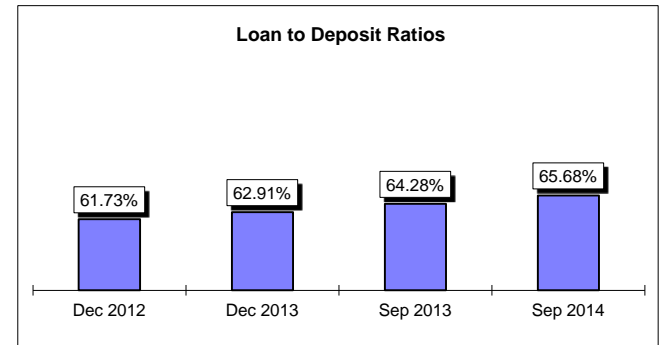
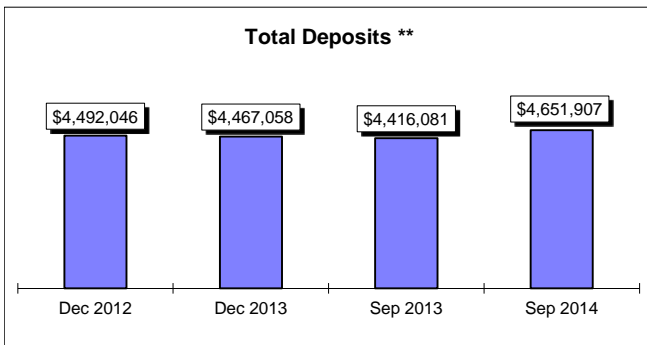
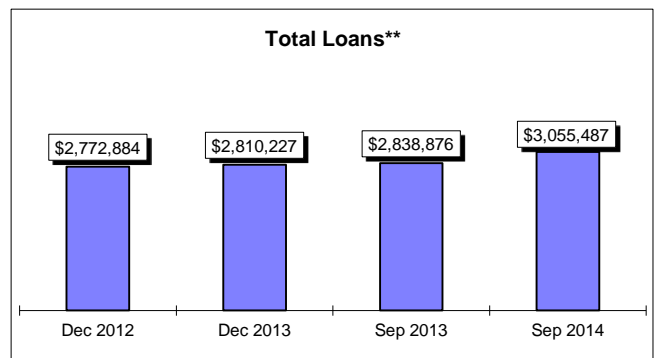
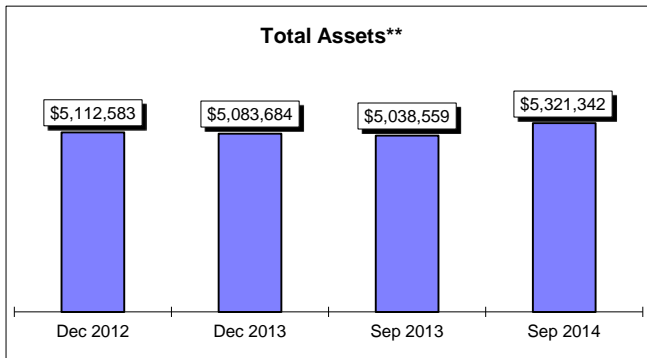
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**WYOMING
STATE BANKS
September 30, 2014**

Graph B



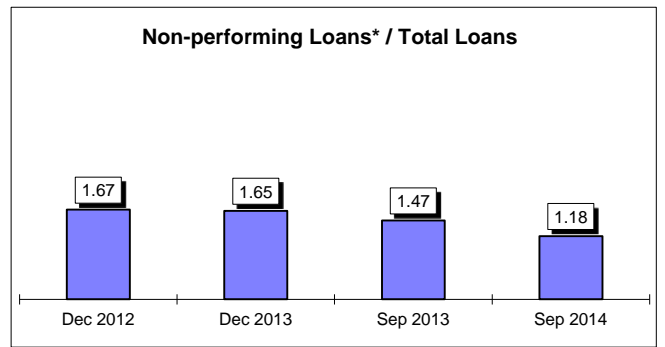
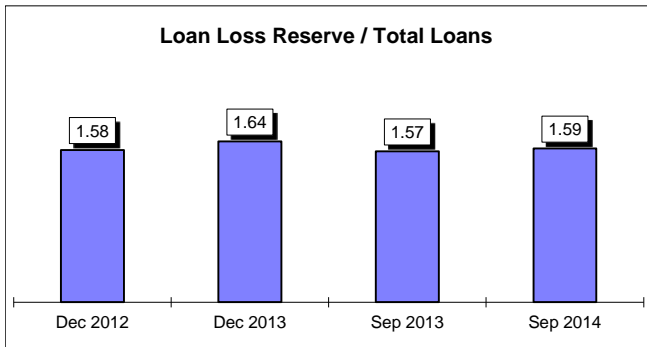
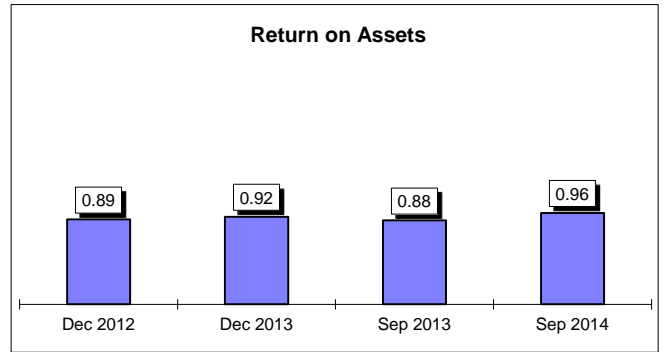
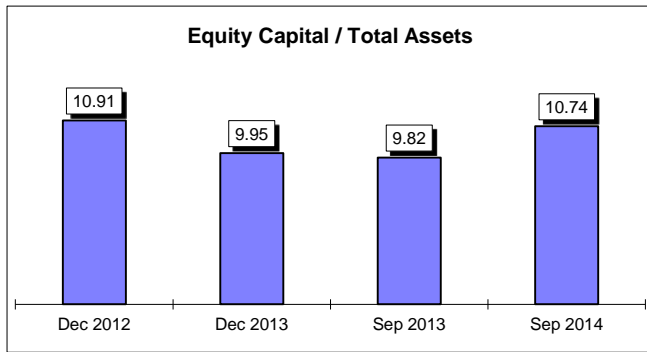
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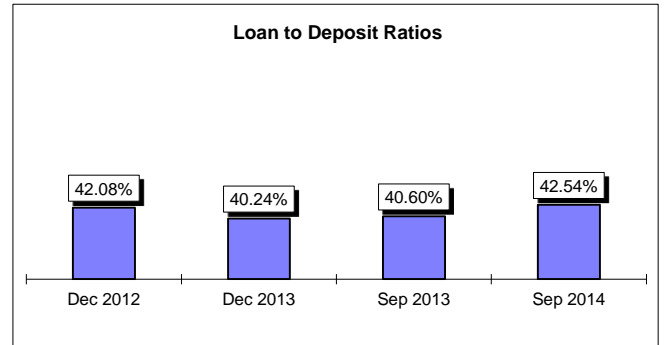
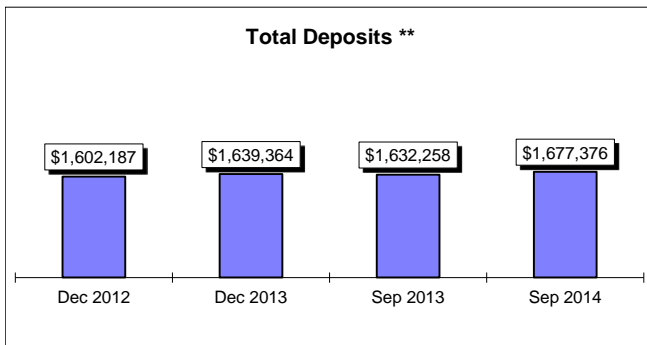
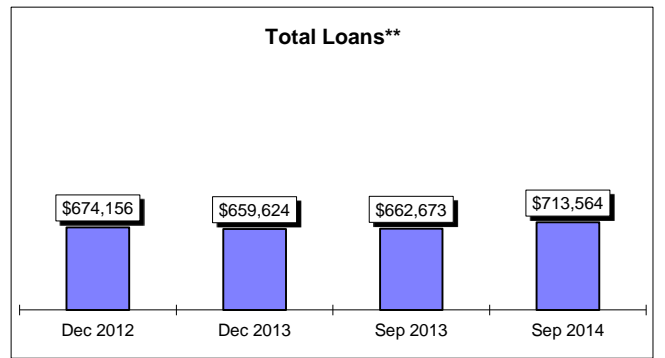
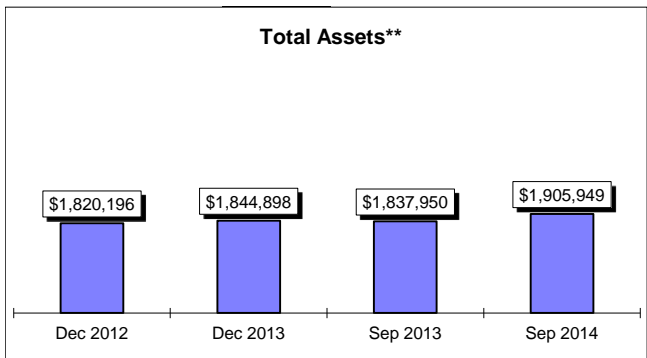
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**WYOMING
NATIONAL BANKS
September 30, 2014**

Graph C



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



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