

STATE OF WYOMING
DIVISION OF BANKING

Dec 2014
(000 Omitted)

	(26) STATE BANKS <small>(55 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(17 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	102,788	35,248	138,036
b. Interest-bearing balances	404,942	294,717	699,659
Securities			
a. Held-to-maturity securities	151,003	53,687	204,690
b. Available-for-sale securities	1,475,495	804,188	2,279,683
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	76,925	7,056	83,981
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	24,527	8,856	33,383
b. Loans & leases, net of unearned income	2,940,752	705,425	3,646,177
c. LESS: Allowance for loan and lease losses	50,687	11,069	61,756
d. Loans & leases, net of unearned income & allowance	2,890,065	694,356	3,584,421
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	128,680	23,525	152,205
Other real estate owned	12,935	646	13,581
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	2,358	1,863	4,221
Other assets	100,799	39,880	140,679
TOTAL ASSETS	5,380,690	1,964,392	7,345,082
LIABILITIES			
Deposits			
a. In domestic offices	4,731,758	1,729,305	6,461,063
1. Noninterest bearing	1,041,343	375,726	1,417,069
2. Interest bearing	3,690,415	1,353,579	5,043,994
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	15,291	0	15,291
b. Securities sold under agreements to repurchase	42,294	6,598	48,892
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	43,837	5,112	48,949
Subordinated notes and debentures	0	0	0
Other liabilities	14,985	10,001	24,986
TOTAL LIABILITIES	4,848,165	1,751,016	6,599,181
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,019	2,320	23,339
Surplus	202,750	11,793	214,543
a. Retained earnings	300,763	195,944	496,707
b. Accumulated other comprehensive income	7,996	3,319	11,315
c. Other equity capital components	(3)	0	(3)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	532,525	213,376	745,901
TOTAL LIABILITIES AND EQUITY CAPITAL	5,380,690	1,964,392	7,345,082

* 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 123 branches in Wyoming. Total state and national bank locations in Wyoming - 227.

TOTAL LOANS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Dec 2013	Dec 2014
BANK OF STAR VALLEY, THE	Afton	68,332	70,137	74,146	87,363
SECURITY STATE BANK	Basin	174,558	191,453	188,107	202,564
BUFFALO FEDERAL BANK*	Buffalo	#	80,063	74,014	60,955
FIRST NORTHERN BANK OF WYOMING	Buffalo	127,391	137,635	140,099	170,334
JONAH BANK OF WYOMING	Casper	118,063	153,941	153,181	171,338
CHEYENNE STATE BANK	Cheyenne	28,410	26,822	25,878	31,868
SECURITY FIRST BANK	Cheyenne	41,030	37,943	38,361	40,472
WYOMING BANK & TRUST	Cheyenne	69,713	75,546	79,422	81,797
CONVERSE COUNTY BANK, THE	Douglas	126,041	121,486	133,443	142,891
STATE BANK	Green River	26,141	24,705	21,401	20,452
OREGON TRAIL BANK	Guernsey	14,626	15,030	16,219	15,655
BANK OF JACKSON HOLE	Jackson	407,611	401,317	376,966	392,951
ROCKY MOUNTAIN BANK	Jackson	150,406	129,777	129,066	152,387
CENTRAL BANK AND TRUST	Lander	78,915	83,383	87,393	95,545
WYOMING STATE BANK	Laramie	91,568	88,638	94,258	101,836
LUSK STATE BANK	Lusk	30,201	27,813	27,202	28,695
UINTA BANK	Mountain View	34,509	40,373	43,463	48,364
FIRST STATE BANK OF NEWCASTLE	Newcastle	46,603	41,899	37,017	35,336
FARMERS STATE BANK	Pine Bluffs	7,244	7,237	7,268	9,303
COWBOY STATE BANK	Ranchester	26,465	26,032	26,083	23,964
BANK OF COMMERCE	Rawlins	42,655	43,466	44,745	56,566
WYOMING COMMUNITY BANK	Riverton	69,900	72,354	78,632	74,522
RSNB BANK	Rock Springs	101,952	86,093	71,847	70,815
SUNDANCE STATE BANK	Sundance	78,489	83,249	89,260	85,116
PINNACLE BANK - WYOMING	Torrington	390,905	417,719	437,946	498,450
PLATTE VALLEY BANK	Torrington	175,115	188,385	209,282	265,740
TOTAL LOANS - STATE BANKS		2,526,843	2,672,496	2,704,699	2,965,279

* Converted to state charter May 31, 2014

Federal thrift (2011 information not available)

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Dec 2013	Dec 2014
HILLTOP NATIONAL BANK	Casper	229,049	236,403	237,233	248,070
FIRST NATIONAL BANK OF GILLETTE	Gillette	123,420	131,713	120,485	128,546
Big Horn Federal Savings Bank	Greybull	#	100,175	101,454	97,258
SUMMIT NATIONAL BANK	Hulett	43,446	38,551	37,735	42,755
RAWLINS NATIONAL BANK, THE	Rawlins	68,949	61,344	60,675	71,627
First Federal Savings Bank	Sheridan	#	105,970	102,042	126,025
TOTAL LOANS - NATIONAL BANKS		464,864	674,156	659,624	714,281

Federal Savings Banks added to report beginning March 2014

Federal thrift (2011 information not available)

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Dec 2013	Dec 2014
BANK OF STAR VALLEY, THE	Afton	104,393	102,562	106,632	115,235
SECURITY STATE BANK	Basin	256,746	271,687	266,505	307,543
BUFFALO FEDERAL BANK*	Buffalo	#	120,671	106,319	94,679
FIRST NORTHERN BANK OF WYOMING	Buffalo	195,664	222,636	224,559	248,545
JONAH BANK OF WYOMING	Casper	180,547	205,381	230,598	276,172
CHEYENNE STATE BANK	Cheyenne	35,885	31,722	29,728	35,137
SECURITY FIRST BANK	Cheyenne	55,779	57,102	56,583	63,127
WYOMING BANK & TRUST	Cheyenne	108,125	124,380	120,934	128,311
CONVERSE COUNTY BANK, THE	Douglas	340,878	370,122	407,690	456,899
STATE BANK	Green River	34,100	36,728	34,921	32,682
OREGON TRAIL BANK	Guernsey	25,569	28,484	26,927	30,661
BANK OF JACKSON HOLE	Jackson	516,128	578,230	485,033	546,143
ROCKY MOUNTAIN BANK	Jackson	180,563	147,092	160,272	170,409
CENTRAL BANK AND TRUST	Lander	127,608	137,883	137,164	130,753
WYOMING STATE BANK	Laramie	113,384	123,814	128,792	144,809
LUSK STATE BANK	Lusk	45,529	49,441	51,053	53,011
UINTA BANK	Mountain View	82,956	89,014	96,737	103,707
FIRST STATE BANK OF NEWCASTLE	Newcastle	128,577	139,558	133,826	136,161
FARMERS STATE BANK	Pine Bluffs	20,049	19,220	20,492	28,380
COWBOY STATE BANK	Ranchester	36,940	37,302	37,560	38,267
BANK OF COMMERCE	Rawlins	106,856	111,220	107,764	112,501
WYOMING COMMUNITY BANK	Riverton	98,091	106,826	113,683	118,490
RSNB BANK	Rock Springs	320,557	320,772	326,945	333,279
SUNDANCE STATE BANK	Sundance	126,067	145,294	149,975	165,297
PINNACLE BANK - WYOMING	Torrington	524,113	587,167	574,580	589,745
PLATTE VALLEY BANK	Torrington	163,813	178,214	185,449	271,815
TOTAL DEPOSITS - STATE BANKS		3,928,917	4,342,522	4,320,721	4,731,758

* Converted to state charter May 31, 2014

Federal thrift (2011 information not available)

STATE BANKS LOAN/DEPOSIT RATIOS

64.31%

61.54%

62.60%

62.67%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

#REF!	LOCATION	Dec 2011	Dec 2012	Dec 2013	Dec 2014
HILLTOP NATIONAL BANK	Casper	513,567	569,618	596,429	634,909
FIRST NATIONAL BANK OF GILLETTE	Gillette	398,010	462,152	483,124	516,742
Big Horn Federal Savings Bank	Greybull	#	199,334	194,149	199,969
SUMMIT NATIONAL BANK	Hulett	61,446	57,765	53,602	55,443
RAWLINS NATIONAL BANK, THE	Rawlins	130,841	136,679	135,869	147,140
First Federal Savings Bank	Sheridan	#	176,639	176,191	175,102
TOTAL DEPOSITS - NATIONAL BANKS		1,103,864	1,602,187	1,639,364	1,729,305

Federal Savings Banks added to report beginning March 2014

Federal thrift (2011 information not available)

NATIONAL BANKS LOAN/DEPOSIT RATIOS	42.11%	42.08%	40.24%	41.30%
ALL BANKS LOAN/DEPOSIT RATIOS	59.44%	56.30%	56.45%	56.95%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2011	Dec 2012	Dec 2013	Dec 2014
BANK OF STAR VALLEY, THE	Afton	119,109	117,817	122,584	131,748
SECURITY STATE BANK	Basin	303,410	318,948	313,861	356,110
BUFFALO FEDERAL BANK*	Buffalo	#	135,868	121,194	106,917
FIRST NORTHERN BANK OF WYOMING	Buffalo	216,013	244,616	245,421	275,025
JONAH BANK OF WYOMING	Casper	199,079	228,997	254,927	302,416
CHEYENNE STATE BANK	Cheyenne	41,098	37,357	35,405	41,146
SECURITY FIRST BANK	Cheyenne	63,639	64,615	63,579	69,762
WYOMING BANK & TRUST	Cheyenne	121,388	139,364	136,408	145,861
CONVERSE COUNTY BANK, THE	Douglas	374,339	408,373	446,760	500,253
STATE BANK	Green River	38,942	41,682	39,873	37,768
OREGON TRAIL BANK	Guernsey	28,822	31,681	30,091	33,841
BANK OF JACKSON HOLE	Jackson	568,951	633,081	541,486	609,311
ROCKY MOUNTAIN BANK	Jackson	222,215	204,309	206,067	218,231
CENTRAL BANK AND TRUST	Lander	149,976	160,949	160,929	153,324
WYOMING STATE BANK	Laramie	131,137	142,022	147,639	164,434
LUSK STATE BANK	Lusk	50,828	55,112	56,941	59,290
UINTA BANK	Mountain View	96,507	103,083	111,736	119,778
FIRST STATE BANK OF NEWCASTLE	Newcastle	147,495	159,728	152,357	155,958
FARMERS STATE BANK	Pine Bluffs	21,799	21,102	22,116	30,309
COWBOY STATE BANK	Ranchester	40,916	41,148	41,338	42,066
BANK OF COMMERCE	Rawlins	119,810	124,916	120,535	127,127
WYOMING COMMUNITY BANK	Riverton	112,511	124,020	128,528	136,202
RSNB BANK	Rock Springs	361,579	362,049	364,034	377,032
SUNDANCE STATE BANK	Sundance	137,838	157,969	162,762	181,201
PINNACLE BANK - WYOMING	Torrington	597,680	660,628	654,362	682,294
PLATTE VALLEY BANK	Torrington	201,305	221,445	235,352	323,286
TOTAL ASSETS - STATE BANKS		4,466,386	4,940,879	4,916,285	5,380,690

* Converted to state charter May 31, 2014

Federal thrift (2011 information not available)

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

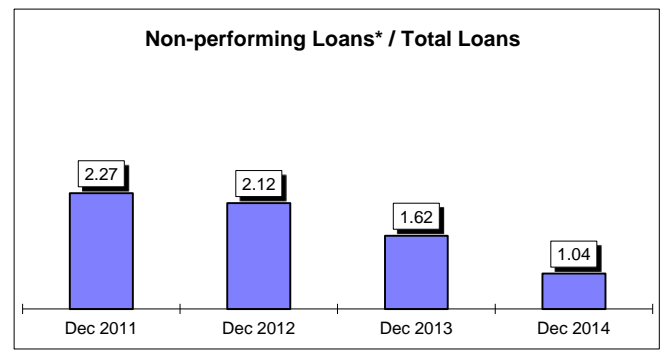
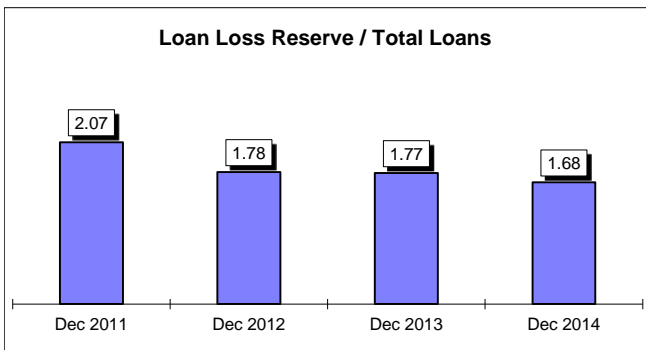
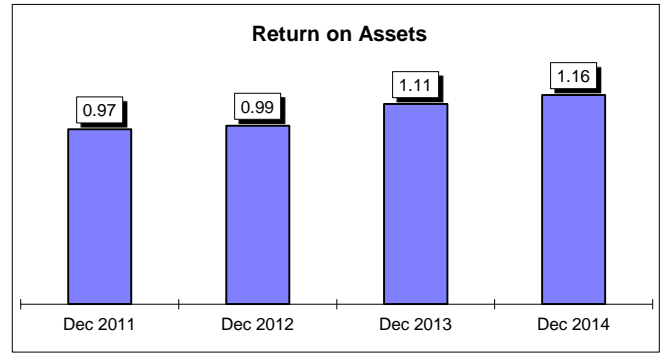
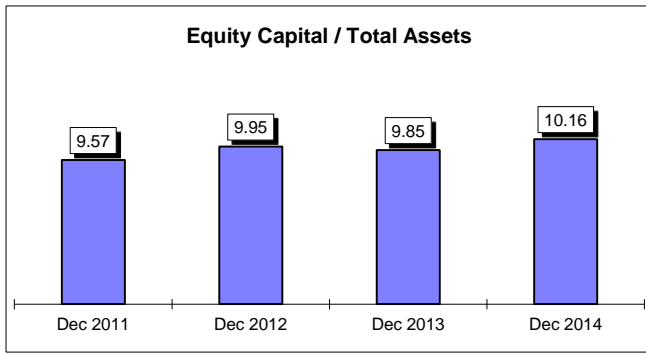
BANK	LOCATION	Dec 2011	Dec 2012	Dec 2013	Dec 2014
HILLTOP NATIONAL BANK	Casper	572,190	637,046	650,112	706,956
FIRST NATIONAL BANK OF GILLETTE	Gillette	450,458	517,343	536,416	578,170
Big Horn Federal Savings Bank	Greybull	#	225,424	221,272	230,251
SUMMIT NATIONAL BANK	Hulett	70,935	64,725	61,254	62,210
RAWLINS NATIONAL BANK, THE	Rawlins	149,523	154,110	155,161	165,206
First Federal Savings Bank	Sheridan	#	221,548	220,683	221,599
TOTAL ASSETS - NATIONAL BANKS		1,243,106	1,820,196	1,844,898	1,964,392

Federal Savings Banks added to report beginning March 2014

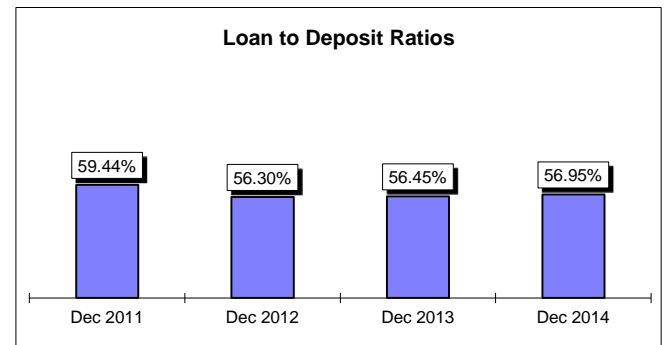
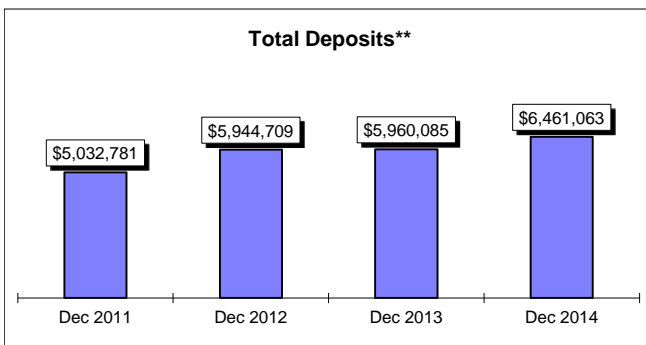
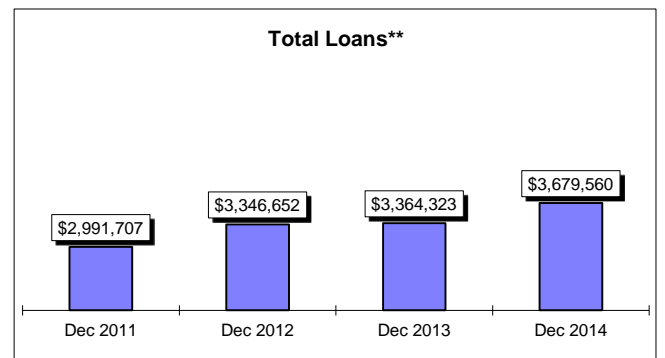
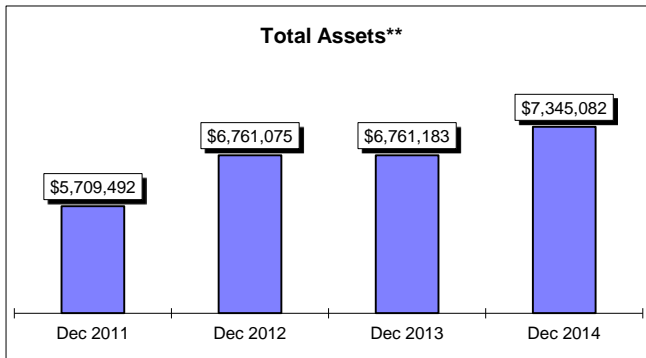
Federal thrift (2011 information not available)

**WYOMING
STATE AND NATIONAL BANKS
December 31, 2014**

Graph A



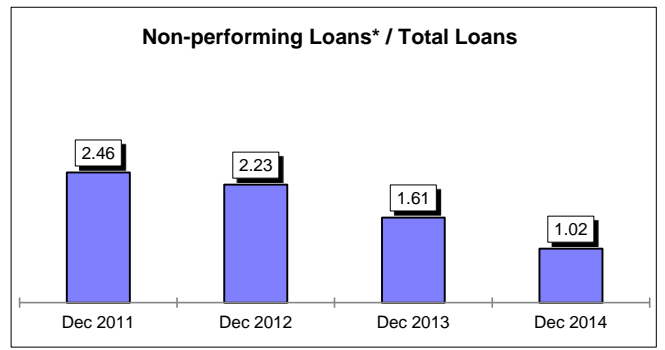
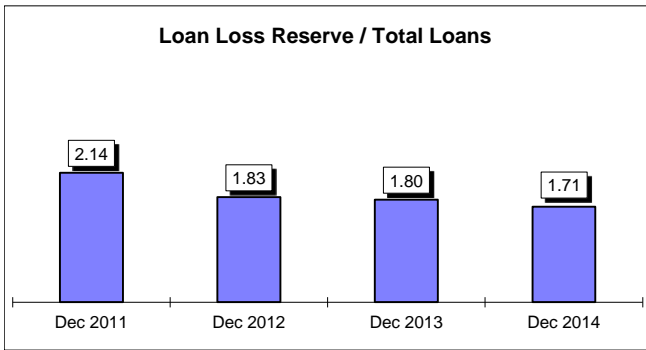
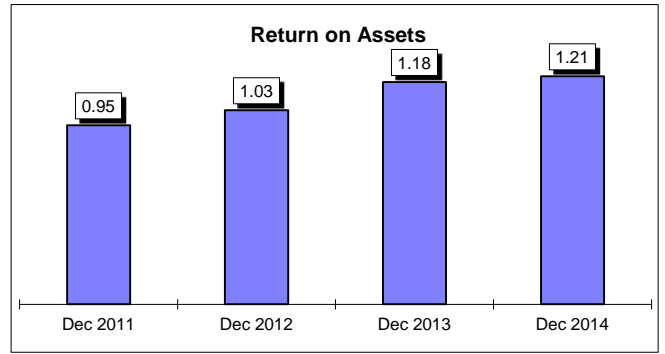
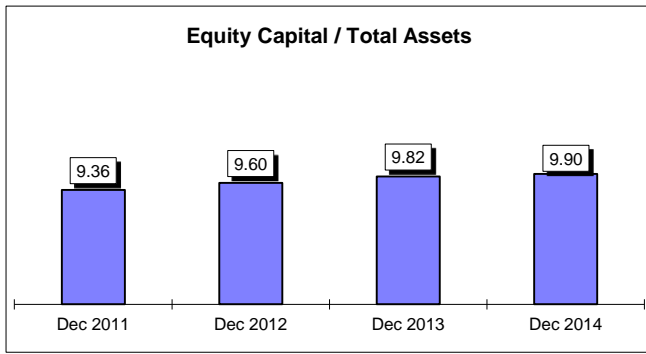
*Non-performing = 90+ days past due plus nonaccrual totals



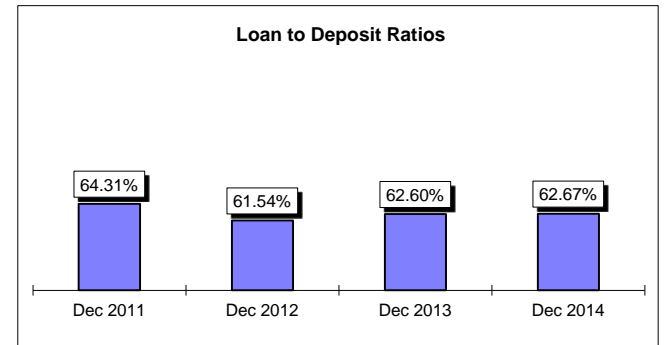
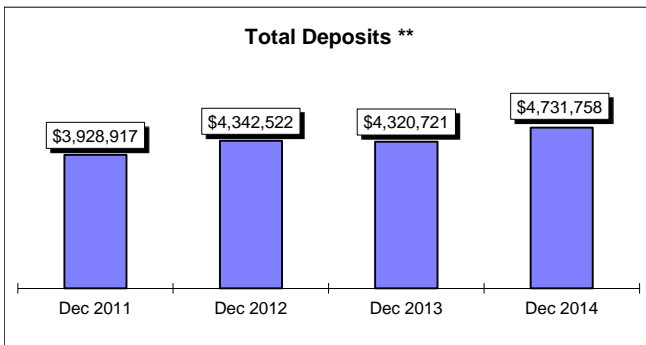
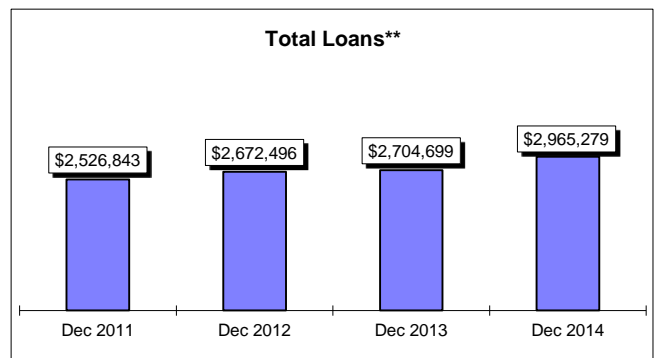
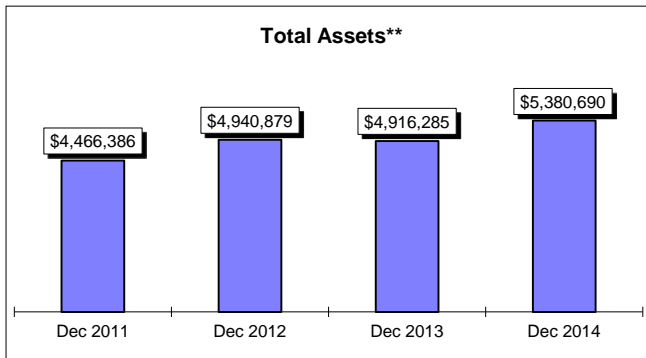
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**WYOMING
STATE BANKS
December 31, 2014**

Graph B



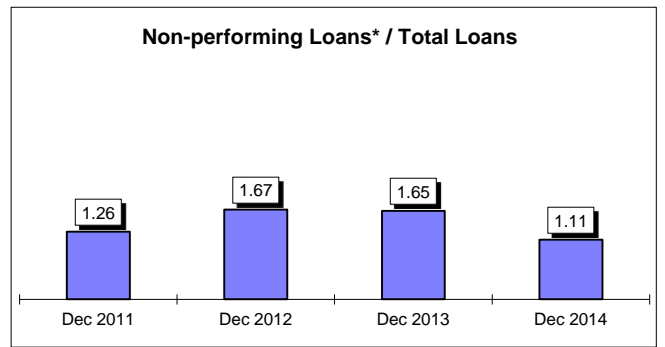
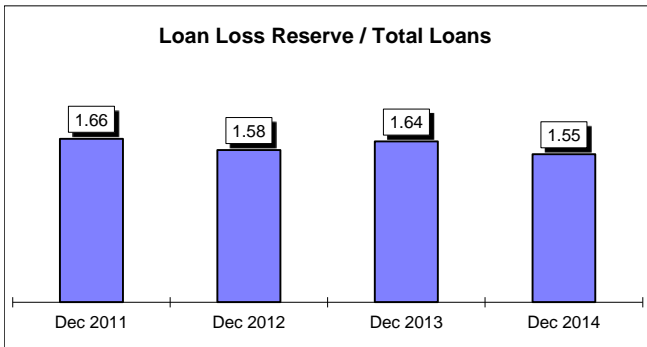
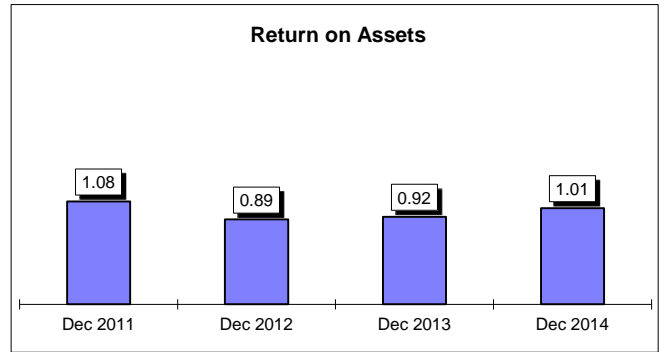
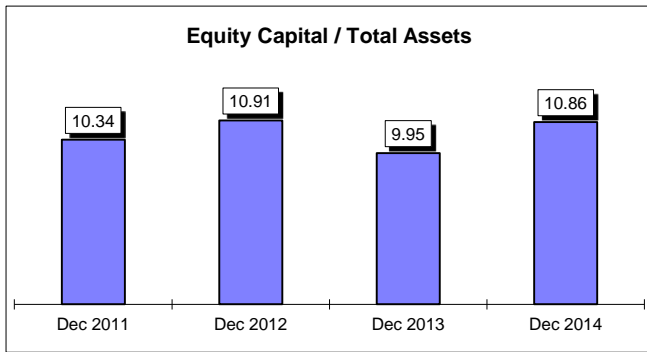
*Non-performing = 90+ days past due plus nonaccrual totals



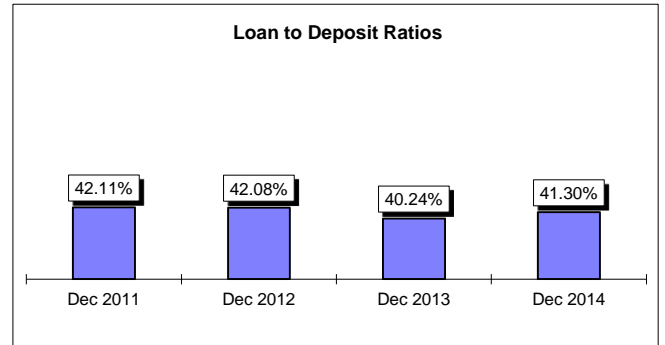
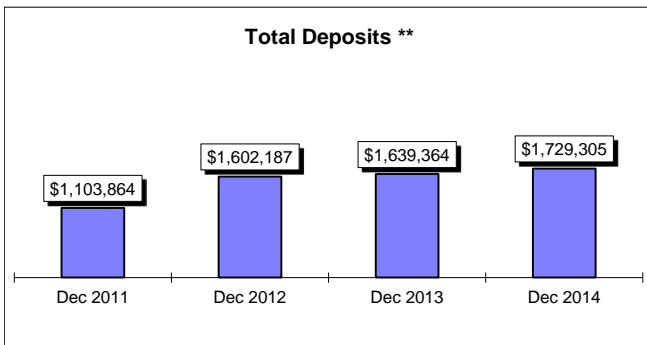
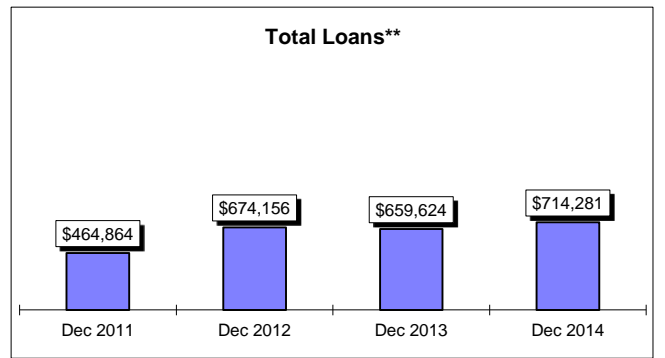
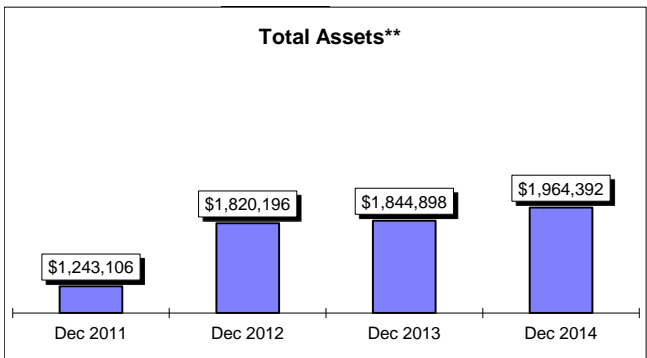
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**WYOMING
NATIONAL BANKS
December 31, 2014**

Graph C



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



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