

STATE OF WYOMING
DIVISION OF BANKING

Dec 2015
(000 Omitted)

	(26) STATE BANKS <small>(56 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	95,524	32,015	127,539
b. Interest-bearing balances	332,023	448,317	780,340
Securities			
a. Held-to-maturity securities	161,855	63,524	225,379
b. Available-for-sale securities	1,485,009	882,623	2,367,632
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	60,572	11,084	71,656
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	32,062	9,222	41,284
b. Loans & leases, net of unearned income	3,157,666	728,585	3,886,251
c. LESS: Allowance for loan and lease losses	53,198	11,681	64,879
d. Loans & leases, net of unearned income & allowance	3,104,468	716,904	3,821,372
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	141,452	23,652	165,104
Other real estate owned	10,029	1,343	11,372
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	2,668	1,985	4,653
Other assets	113,132	38,822	151,954
TOTAL ASSETS	5,548,967	2,229,861	7,778,828
LIABILITIES			
Deposits			
a. In domestic offices	4,881,737	1,984,112	6,865,849
1. Noninterest bearing	1,041,172	515,778	1,556,950
2. Interest bearing	3,840,565	1,468,334	5,308,899
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	1,684	0	1,684
b. Securities sold under agreements to repurchase	39,434	10,283	49,717
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	42,670	2,070	44,740
Subordinated notes and debentures	0	0	0
Other liabilities	15,417	11,748	27,165
TOTAL LIABILITIES	4,980,942	2,008,213	6,989,155
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,023	2,320	23,343
Surplus	207,487	11,613	219,100
a. Retained earnings	335,660	204,983	540,643
b. Accumulated other comprehensive income	3,856	2,732	6,588
c. Other equity capital components	(1)	0	(1)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	568,025	221,648	789,673
TOTAL LIABILITIES AND EQUITY CAPITAL	5,548,967	2,229,861	7,778,828

* 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 71 branches. There are also 12 banks, chartered out-of-state, with 118 branches in Wyoming. Total state and national banking locations in Wyoming - 221.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Dec 2014	Dec 2015
Bank of Star Valley	Afton	70,137	74,146	87,363	96,344
Security State Bank	Basin	191,453	188,107	202,564	200,236
Buffalo Federal Bank *	Buffalo	80,063	74,014	60,955	69,555
First Northern Bank of Wyoming	Buffalo	137,635	140,099	170,334	179,154
Jonah Bank of Wyoming	Casper	153,941	153,181	171,338	180,395
Cheyenne State Bank	Cheyenne	26,822	25,878	31,868	30,037
Security First Bank	Cheyenne	37,943	38,361	40,472	39,066
Wyoming Bank & Trust	Cheyenne	75,546	79,422	81,797	87,568
The Converse County Bank	Douglas	121,486	133,443	142,891	151,672
State Bank	Green River	24,705	21,401	20,452	20,243
Oregon Trail Bank	Guernsey	15,030	16,219	15,655	17,728
Bank of Jackson Hole	Jackson	401,317	376,966	392,951	443,027
Rocky Mountain Bank	Jackson	129,777	129,066	152,387	181,479
Central Bank and Trust	Lander	83,383	87,393	95,545	98,055
Wyoming State Bank	Laramie	88,638	94,258	101,836	115,296
Lusk State Bank	Lusk	27,813	27,202	28,695	29,605
Uinta Bank	Mountain View	40,373	43,463	48,364	52,122
First State Bank of Newcastle	Newcastle	41,899	37,017	35,336	37,271
Farmers State Bank	Pine Bluffs	7,237	7,268	9,303	12,204
Cowboy State Bank	Ranchester	26,032	26,083	23,964	27,186
Bank of Commerce	Rawlins	43,466	44,745	56,566	66,706
Wyoming Community Bank	Riverton	72,354	78,632	74,522	77,420
RSNB Bank	Rock Springs	86,093	71,847	70,815	68,868
Sundance State Bank	Sundance	83,249	89,260	85,116	96,030
Pinnacle Bank - Wyoming	Torrington	417,719	437,946	498,450	543,089
Platte Valley Bank	Torrington	188,385	209,282	265,740	269,372
TOTAL LOANS - STATE BANKS		2,672,496	2,704,699	2,965,279	3,189,728

* Converted to state charter May 31, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Dec 2014	Dec 2015
Hilltop National Bank	Casper	236,403	237,233	248,070	254,508
First National Bank of Gillette	Gillette	131,713	120,485	128,546	123,089
Big Horn Federal Savings Bank	Greybull	100,175	101,454	97,258	93,741
Summit National Bank	Hulett	38,551	37,735	42,755	49,681
The Rawlins National Bank	Rawlins	61,344	60,675	71,627	76,551
First Federal Savings Bank	Sheridan	105,970	102,042	126,025	140,237
TOTAL LOANS - NATIONAL BANKS		674,156	659,624	714,281	737,807

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Dec 2014	Dec 2015
Bank of Star Valley	Afton	102,562	106,632	115,235	130,232
Security State Bank	Basin	271,687	266,505	307,543	274,652
Buffalo Federal Bank *	Buffalo	120,671	106,319	94,679	93,542
First Northern Bank of Wyoming	Buffalo	222,636	224,559	248,545	254,594
Jonah Bank of Wyoming	Casper	205,381	230,598	276,172	258,924
Cheyenne State Bank	Cheyenne	31,722	29,728	35,137	36,077
Security First Bank	Cheyenne	57,102	56,583	63,127	62,907
Wyoming Bank & Trust	Cheyenne	124,380	120,934	128,311	149,619
The Converse County Bank	Douglas	370,122	407,690	456,899	508,605
State Bank	Green River	36,728	34,921	32,682	33,137
Oregon Trail Bank	Guernsey	28,484	26,927	30,661	33,853
Bank of Jackson Hole	Jackson	578,230	485,033	546,143	540,314
Rocky Mountain Bank	Jackson	147,092	160,272	170,409	198,465
Central Bank and Trust	Lander	137,883	137,164	130,753	135,575
Wyoming State Bank	Laramie	123,814	128,792	144,809	153,952
Lusk State Bank	Lusk	49,441	51,053	53,011	51,379
Uinta Bank	Mountain View	89,014	96,737	103,707	119,288
First State Bank of Newcastle	Newcastle	139,558	133,826	136,161	134,310
Farmers State Bank	Pine Bluffs	19,220	20,492	28,380	20,273
Cowboy State Bank	Ranchester	37,302	37,560	38,267	38,714
Bank of Commerce	Rawlins	111,220	107,764	112,501	111,686
Wyoming Community Bank	Riverton	106,826	113,683	118,490	122,275
RSNB Bank	Rock Springs	320,772	326,945	333,279	332,073
Sundance State Bank	Sundance	145,294	149,975	165,297	168,860
Pinnacle Bank - Wyoming	Torrington	587,167	574,580	589,745	627,799
Platte Valley Bank	Torrington	178,214	185,449	271,815	290,632
TOTAL DEPOSITS - STATE BANKS		4,342,522	4,320,721	4,731,758	4,881,737

* Converted to state charter May 31, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

61.54%

62.60%

62.67%

65.34%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

#REF!	LOCATION	Dec 2012	Dec 2013	Dec 2014	Dec 2015
Hilltop National Bank	Casper	569,618	596,429	634,909	826,432
First National Bank of Gillette	Gillette	462,152	483,124	516,742	542,443
Big Horn Federal Savings Bank	Greybull	199,334	194,149	199,969	200,325
Summit National Bank	Hulett	57,765	53,602	55,443	54,378
The Rawlins National Bank	Rawlins	136,679	135,869	147,140	149,630
First Federal Savings Bank	Sheridan	176,639	176,191	175,102	210,904
TOTAL DEPOSITS - NATIONAL BANKS		1,602,187	1,639,364	1,729,305	1,984,112

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	42.08%	40.24%	41.30%	37.19%
ALL BANKS LOAN/DEPOSIT RATIOS	56.30%	56.45%	56.95%	57.20%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Dec 2014	Dec 2015
Bank of Star Valley	Afton	117,817	122,584	131,748	150,567
Security State Bank	Basin	318,948	313,861	356,110	322,578
Buffalo Federal Bank *	Buffalo	135,868	121,194	106,917	106,394
First Northern Bank of Wyoming	Buffalo	244,616	245,421	275,025	281,901
Jonah Bank of Wyoming	Casper	228,997	254,927	302,416	287,530
Cheyenne State Bank	Cheyenne	37,357	35,405	41,146	42,197
Security First Bank	Cheyenne	64,615	63,579	69,762	69,660
Wyoming Bank & Trust	Cheyenne	139,364	136,408	145,861	169,109
The Converse County Bank	Douglas	408,373	446,760	500,253	554,316
State Bank	Green River	41,682	39,873	37,768	38,260
Oregon Trail Bank	Guernsey	31,681	30,091	33,841	38,341
Bank of Jackson Hole	Jackson	633,081	541,486	609,311	608,408
Rocky Mountain Bank	Jackson	204,309	206,067	218,231	248,436
Central Bank and Trust	Lander	160,949	160,929	153,324	158,375
Wyoming State Bank	Laramie	142,022	147,639	164,434	173,735
Lusk State Bank	Lusk	55,112	56,941	59,290	58,008
Uinta Bank	Mountain View	103,083	111,736	119,778	133,405
First State Bank of Newcastle	Newcastle	159,728	152,357	155,958	154,845
Farmers State Bank	Pine Bluffs	21,102	22,116	30,309	22,812
Cowboy State Bank	Ranchester	41,148	41,338	42,066	44,232
Bank of Commerce	Rawlins	124,916	120,535	127,127	127,003
Wyoming Community Bank	Riverton	124,020	128,528	136,202	142,835
RSNB Bank	Rock Springs	362,049	364,034	377,032	376,297
Sundance State Bank	Sundance	157,969	162,762	181,201	185,891
Pinnacle Bank - Wyoming	Torrington	660,628	654,362	682,294	713,926
Platte Valley Bank	Torrington	221,445	235,352	323,286	339,906
TOTAL ASSETS - STATE BANKS		4,940,879	4,916,285	5,380,690	5,548,967

* Converted to state charter May 31, 2014

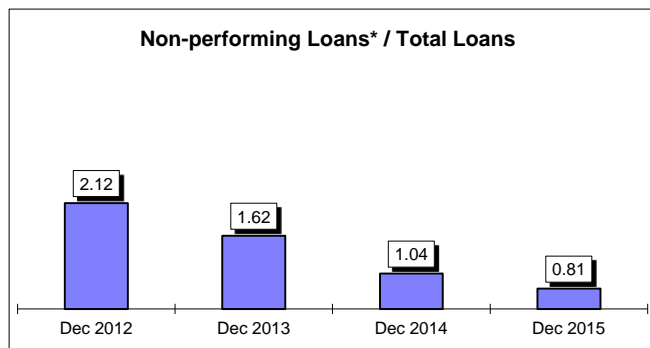
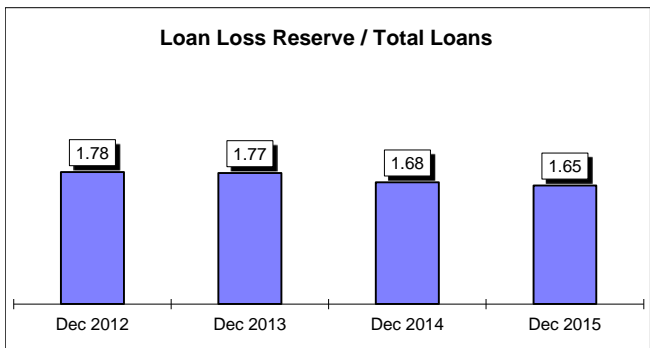
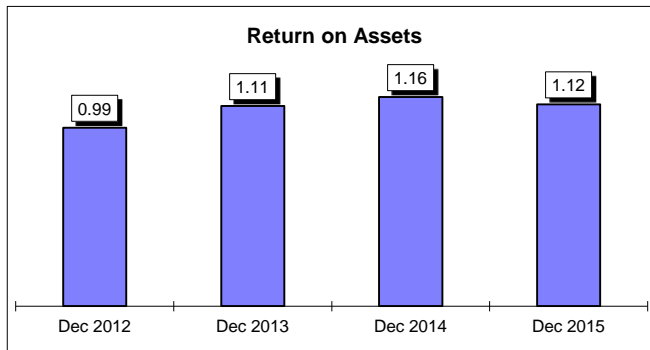
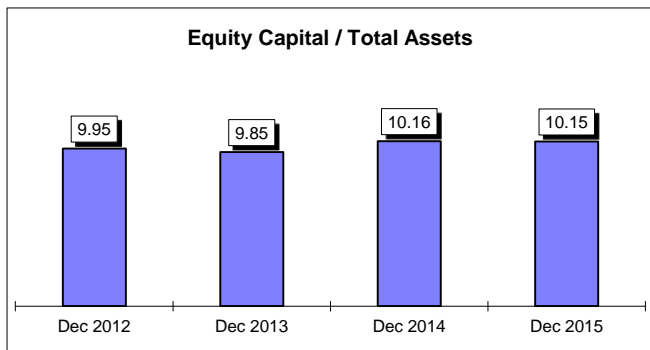
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2012	Dec 2013	Dec 2014	Dec 2015
Hilltop National Bank	Casper	637,046	650,112	706,956	904,132
First National Bank of Gillette	Gillette	517,343	536,416	578,170	605,485
Big Horn Federal Savings Bank	Greybull	225,424	221,272	230,251	235,505
Summit National Bank	Hulett	64,725	61,254	62,210	63,170
The Rawlins National Bank	Rawlins	154,110	155,161	165,206	169,176
First Federal Savings Bank	Sheridan	221,548	220,683	221,599	252,393
TOTAL ASSETS - NATIONAL BANKS		1,820,196	1,844,898	1,964,392	2,229,861

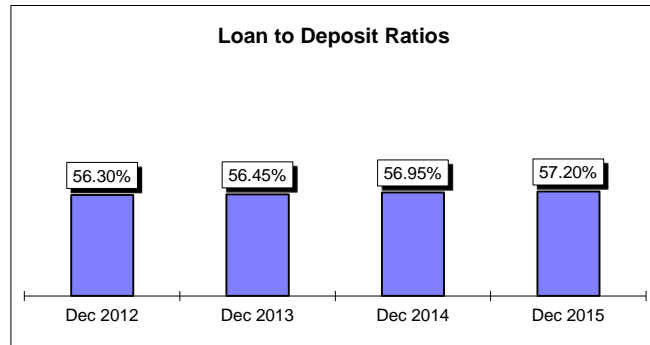
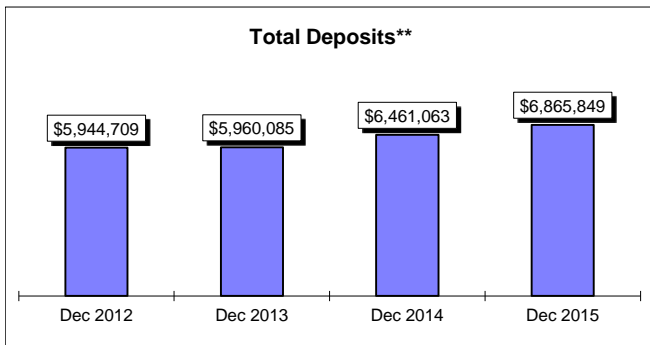
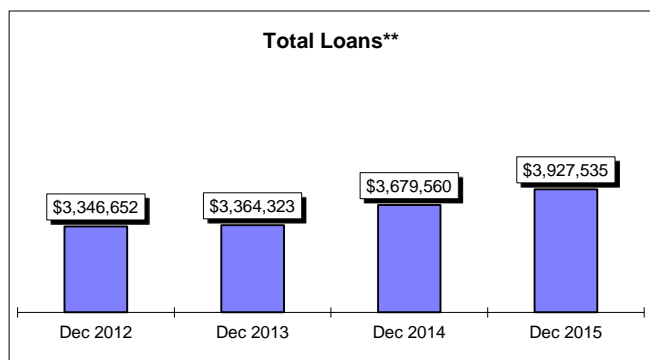
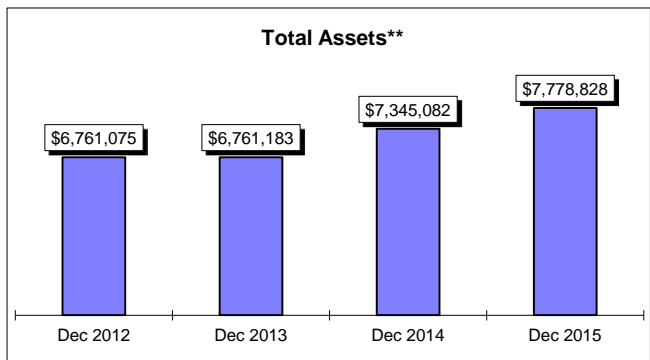
Federal Savings Banks added to report beginning March 2014

**WYOMING
STATE AND NATIONAL BANKS
December 31, 2015**

Graph A



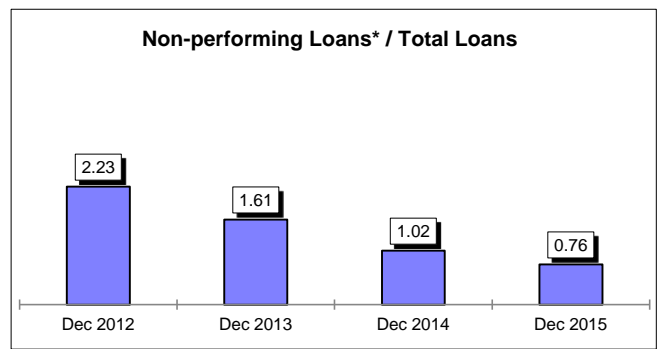
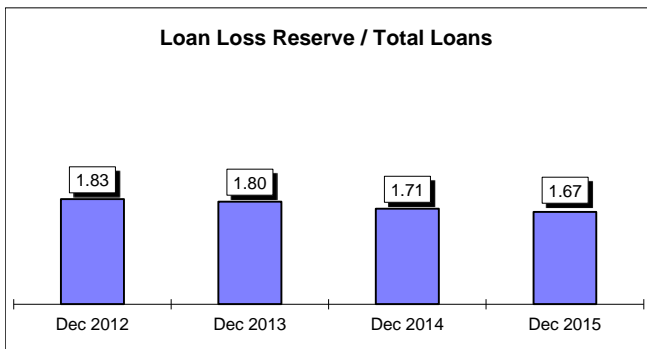
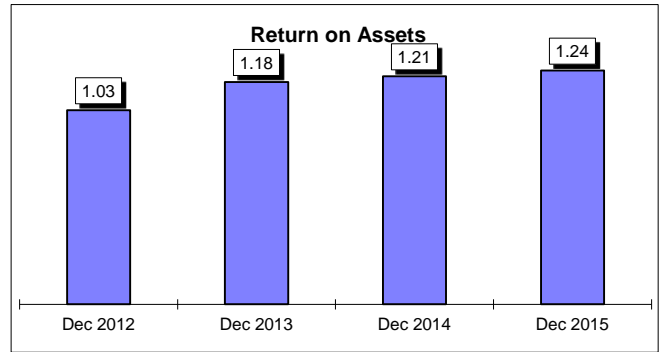
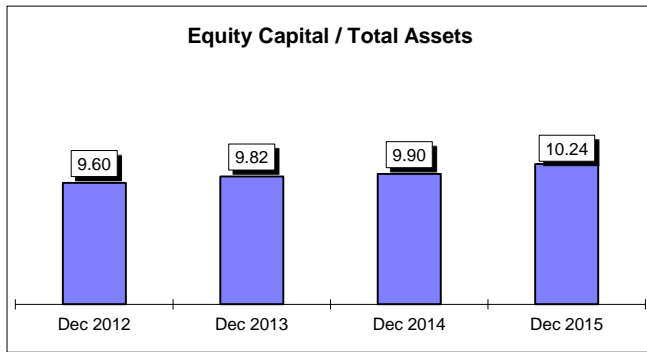
*Non-performing = 90+ days past due plus nonaccrual totals



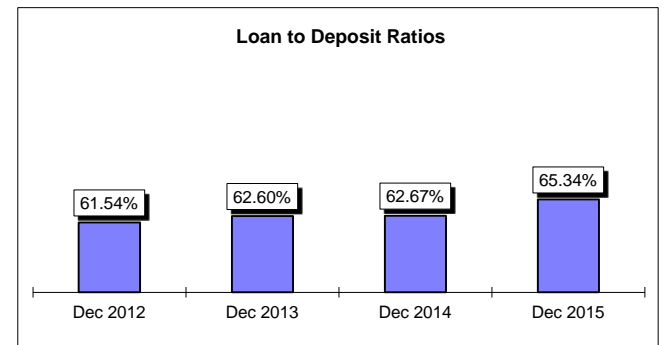
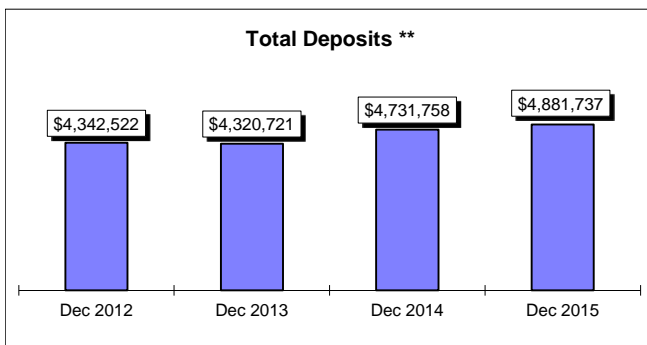
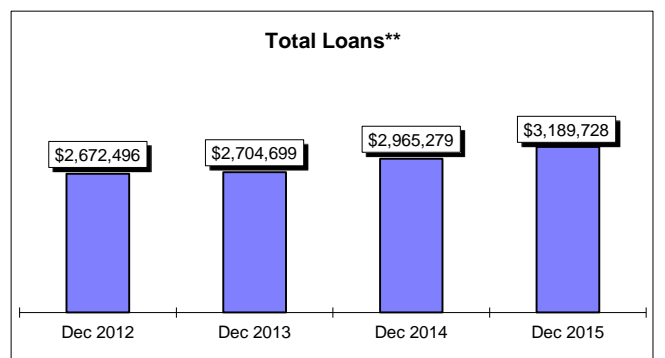
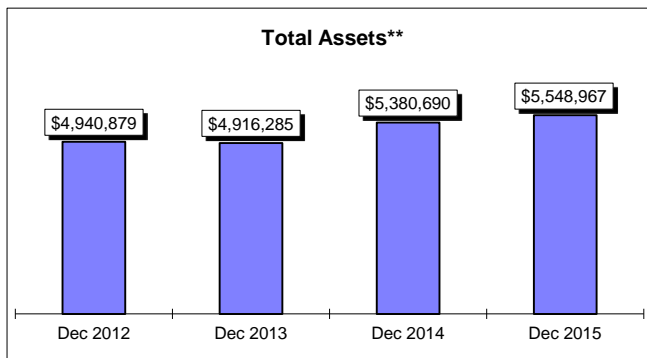
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**WYOMING
STATE BANKS
December 31, 2015**

Graph B



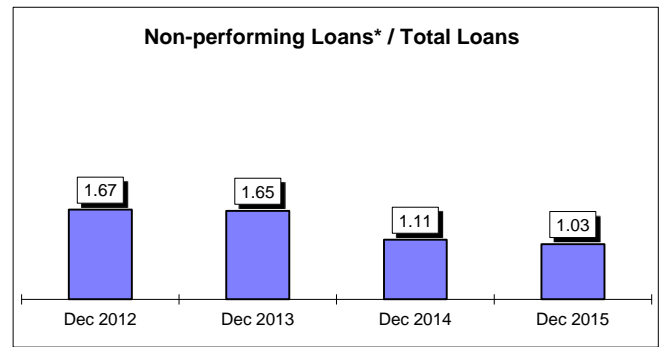
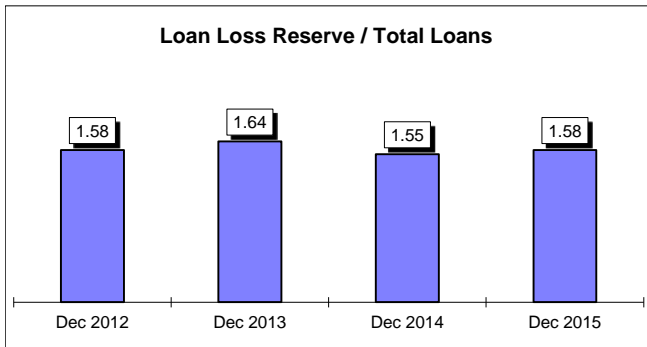
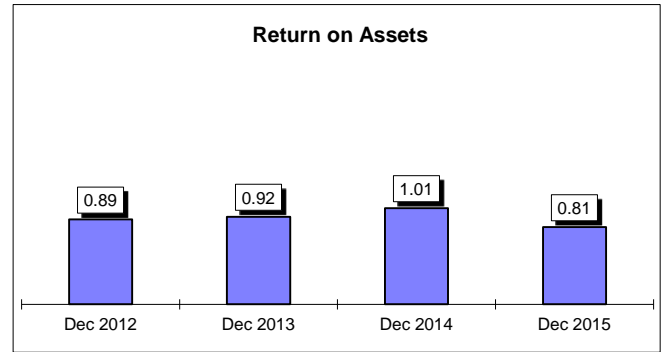
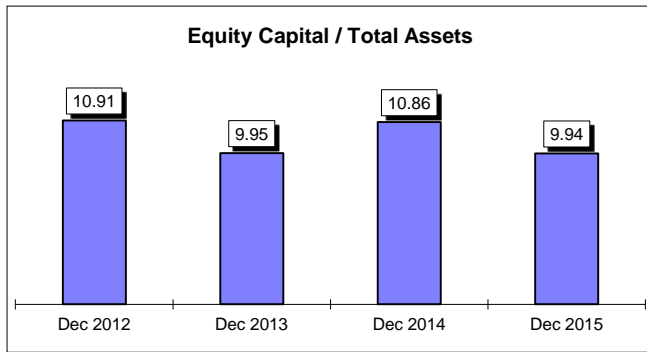
*Non-performing = 90+ days past due plus nonaccrual totals



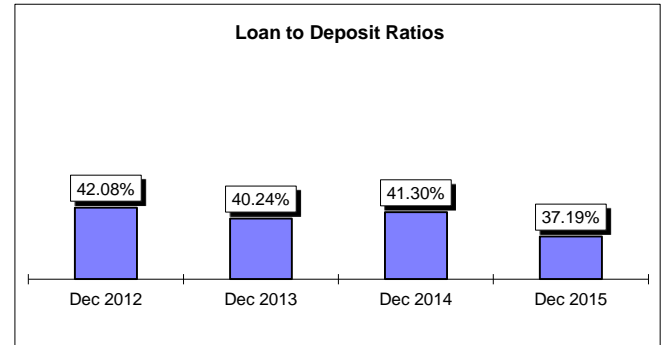
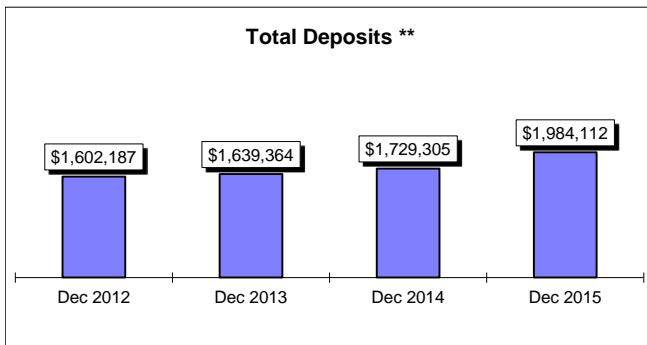
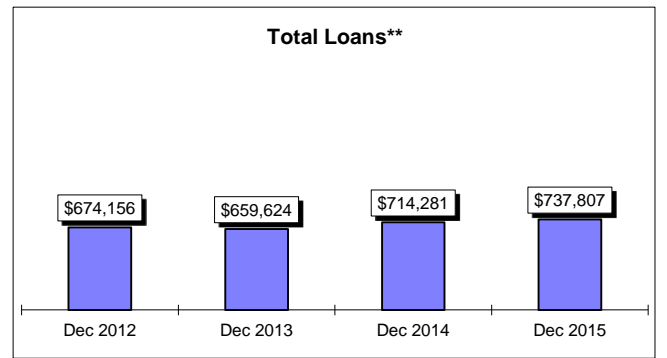
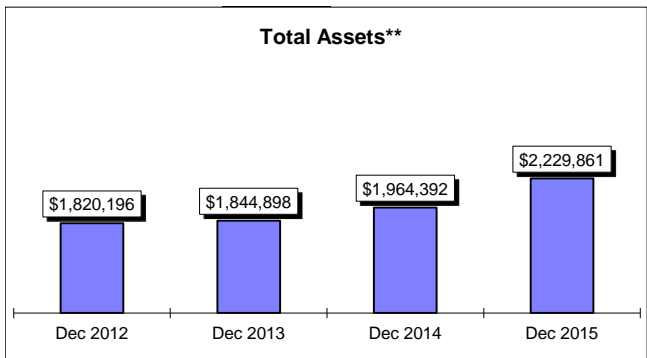
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**WYOMING
NATIONAL BANKS
December 31, 2015**

Graph C



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



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