

STATE OF WYOMING
DIVISION OF BANKING

Dec 2016
(000 Omitted)

	(26) STATE BANKS <small>(57 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(15 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	101,118	26,869	127,987
b. Interest-bearing balances	378,299	324,097	702,396
Securities			
a. Held-to-maturity securities	170,483	60,853	231,336
b. Available-for-sale securities	1,370,340	922,219	2,292,559
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	58,733	15,000	73,733
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	34,314	5,939	40,253
b. Loans & leases, net of unearned income	3,629,128	763,606	4,392,734
c. LESS: Allowance for loan and lease losses	59,136	13,067	72,203
d. Loans & leases, net of unearned income & allowance	3,569,992	750,539	4,320,531
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	151,060	23,658	174,718
Other real estate owned	7,327	2,398	9,725
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	8,446	370	8,816
b. Other Intangible assets	2,223	2,254	4,477
Other assets	130,575	46,885	177,460
TOTAL ASSETS	5,982,910	2,181,081	8,163,991
LIABILITIES			
Deposits			
a. In domestic offices	5,262,640	1,928,757	7,191,397
1. Noninterest bearing	1,043,152	390,187	1,433,339
2. Interest bearing	4,219,488	1,538,570	5,758,058
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	5,804	7,626	13,430
b. Securities sold under agreements to repurchase	33,183	11,308	44,491
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	44,842	2,047	46,889
Subordinated notes and debentures	0	0	0
Other liabilities	18,034	11,759	29,793
TOTAL LIABILITIES	5,364,503	1,961,497	7,326,000
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,612	2,320	25,932
Surplus	226,283	11,613	237,896
a. Retained earnings	377,585	216,139	593,724
b. Accumulated other comprehensive income	(9,073)	(10,488)	(19,561)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	618,407	219,584	837,991
TOTAL LIABILITIES AND EQUITY CAPITAL	5,982,910	2,181,081	8,163,991

* 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 118 branches in Wyoming. Total state and national banking locations in Wyoming - 222.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Dec 2015	Dec 2016
BANK OF STAR VALLEY, THE	Afton	74,146	87,363	96,344	96,333
SECURITY STATE BANK	Basin	188,107	202,564	200,236	189,811
BUFFALO FEDERAL BANK*	Buffalo	74,014	60,955	69,555	71,777
FIRST NORTHERN BANK OF WYOMING	Buffalo	140,099	170,334	179,154	199,194
JONAH BANK OF WYOMING	Casper	153,181	171,338	180,395	192,137
CHEYENNE STATE BANK	Cheyenne	25,878	31,868	30,037	30,072
SECURITY FIRST BANK	Cheyenne	38,361	40,472	39,066	39,197
WYOMING BANK & TRUST	Cheyenne	79,422	81,797	87,568	98,417
CONVERSE COUNTY BANK, THE	Douglas	133,443	142,891	151,672	163,071
STATE BANK	Green River	21,401	20,452	20,243	18,355
OREGON TRAIL BANK	Guernsey	16,219	15,655	17,728	23,638
BANK OF JACKSON HOLE	Jackson	376,966	392,951	443,027	476,555
ROCKY MOUNTAIN BANK	Jackson	129,066	152,387	181,479	198,351
CENTRAL BANK AND TRUST	Lander	87,393	95,545	98,055	91,381
WESTERN STATES BANK**	Laramie	94,258	101,836	115,296	360,982
LUSK STATE BANK	Lusk	27,202	28,695	29,605	31,936
UINTA BANK	Mountain View	43,463	48,364	52,122	47,565
FIRST STATE BANK OF NEWCASTLE	Newcastle	37,017	35,336	37,271	38,224
FARMERS STATE BANK	Pine Bluffs	7,268	9,303	12,204	14,033
COWBOY STATE BANK	Ranchester	26,083	23,964	27,186	29,082
BANK OF COMMERCE	Rawlins	44,745	56,566	66,706	68,615
WYOMING COMMUNITY BANK	Riverton	78,632	74,522	77,420	78,781
RSNB BANK	Rock Springs	71,847	70,815	68,868	104,312
SUNDANCE STATE BANK	Sundance	89,260	85,116	96,030	110,637
PINNACLE BANK - WYOMING	Torrington	437,946	498,450	543,089	585,596
PLATTE VALLEY BANK	Torrington	209,282	265,740	269,372	305,390
TOTAL LOANS - STATE BANKS		2,704,699	2,965,279	3,189,728	3,663,442

* Converted to state charter May 31, 2014

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

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Dec 2015	Dec 2016
HILLTOP NATIONAL BANK	Casper	237,233	248,070	254,508	247,151
FIRST NATIONAL BANK OF GILLETTE	Gillette	120,485	128,546	123,089	122,294
BIG HORN FEDERAL SAVINGS BANK	Greybull	101,454	97,258	93,741	97,586
SUMMIT NATIONAL BANK	Hulett	37,735	42,755	49,681	55,729
RAWLINS NATIONAL BANK, THE	Rawlins	60,675	71,627	76,551	85,559
FIRST FEDERAL BANK & TRUST	Sheridan	102,042	126,025	140,237	161,226
TOTAL LOANS - NATIONAL BANKS		659,624	714,281	737,807	769,545

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Dec 2015	Dec 2016
BANK OF STAR VALLEY, THE	Afton	106,632	115,235	130,232	142,280
SECURITY STATE BANK	Basin	266,505	307,543	274,652	272,726
BUFFALO FEDERAL BANK*	Buffalo	106,320	94,679	93,542	92,879
FIRST NORTHERN BANK OF WYOMING	Buffalo	224,559	248,545	254,594	247,172
JONAH BANK OF WYOMING	Casper	230,598	276,172	258,924	286,080
CHEYENNE STATE BANK	Cheyenne	29,728	35,137	36,077	39,639
SECURITY FIRST BANK	Cheyenne	56,583	63,127	62,907	65,798
WYOMING BANK & TRUST	Cheyenne	120,934	128,311	149,619	147,504
CONVERSE COUNTY BANK, THE	Douglas	407,690	456,899	508,605	467,131
STATE BANK	Green River	34,921	32,682	33,137	31,885
OREGON TRAIL BANK	Guernsey	26,927	30,661	33,853	32,227
BANK OF JACKSON HOLE	Jackson	485,033	546,143	540,314	581,855
ROCKY MOUNTAIN BANK	Jackson	160,272	170,409	198,465	224,697
CENTRAL BANK AND TRUST	Lander	137,164	130,753	135,575	144,897
WESTERN STATES BANK**	Laramie	128,791	144,809	153,952	432,547
LUSK STATE BANK	Lusk	51,053	53,011	51,379	48,813
UINTA BANK	Mountain View	96,737	103,707	119,288	135,448
FIRST STATE BANK OF NEWCASTLE	Newcastle	133,826	136,161	134,310	126,566
FARMERS STATE BANK	Pine Bluffs	20,492	28,380	20,273	23,099
COWBOY STATE BANK	Ranchester	37,560	38,267	38,714	39,817
BANK OF COMMERCE	Rawlins	107,764	112,501	111,686	107,503
WYOMING COMMUNITY BANK	Riverton	113,683	118,490	122,275	117,966
RSNB BANK	Rock Springs	326,945	333,279	332,073	334,705
SUNDANCE STATE BANK	Sundance	149,975	165,297	168,860	163,537
PINNACLE BANK - WYOMING	Torrington	574,580	589,745	627,799	649,685
PLATTE VALLEY BANK	Torrington	185,449	271,815	290,632	306,184
TOTAL DEPOSITS - STATE BANKS		4,320,721	4,731,758	4,881,737	5,262,640

* Converted to state charter May 31, 2014

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

STATE BANKS LOAN/DEPOSIT RATIOS

62.60%

62.67%

65.34%

69.61%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Dec 2015	Dec 2016
HILLTOP NATIONAL BANK	Casper	596,429	634,909	826,432	775,036
FIRST NATIONAL BANK OF GILLETTE	Gillette	483,124	516,742	542,443	522,965
BIG HORN FEDERAL SAVINGS BANK	Greybull	194,149	199,969	200,325	197,320
SUMMIT NATIONAL BANK	Hulett	53,602	55,443	54,378	61,477
RAWLINS NATIONAL BANK, THE	Rawlins	135,869	147,140	149,630	148,752
FIRST FEDERAL BANK & TRUST	Sheridan	176,191	175,102	210,904	223,207
TOTAL DEPOSITS - NATIONAL BANKS		1,639,364	1,729,305	1,984,112	1,928,757

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	40.24%	41.30%	37.19%	39.90%
ALL BANKS LOAN/DEPOSIT RATIOS	56.45%	56.95%	57.20%	61.64%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Dec 2015	Dec 2016
BANK OF STAR VALLEY, THE	Afton	122,584	131,748	150,567	162,424
SECURITY STATE BANK	Basin	313,861	356,110	322,578	321,180
BUFFALO FEDERAL BANK*	Buffalo	121,194	106,917	106,394	105,957
FIRST NORTHERN BANK OF WYOMING	Buffalo	245,421	275,025	281,901	283,514
JONAH BANK OF WYOMING	Casper	254,927	302,416	287,530	316,719
CHEYENNE STATE BANK	Cheyenne	35,405	41,146	42,197	45,826
SECURITY FIRST BANK	Cheyenne	63,579	69,762	69,660	72,727
WYOMING BANK & TRUST	Cheyenne	136,408	145,861	169,109	168,463
CONVERSE COUNTY BANK, THE	Douglas	446,760	500,253	554,316	514,412
STATE BANK	Green River	39,873	37,768	38,260	36,983
OREGON TRAIL BANK	Guernsey	30,091	33,841	38,341	36,408
BANK OF JACKSON HOLE	Jackson	541,486	609,311	608,408	656,675
ROCKY MOUNTAIN BANK	Jackson	206,067	218,231	248,436	279,504
CENTRAL BANK AND TRUST	Lander	160,929	153,324	158,375	167,363
WESTERN STATES BANK**	Laramie	147,639	164,434	173,735	485,325
LUSK STATE BANK	Lusk	56,941	59,290	58,008	55,558
UINTA BANK	Mountain View	111,736	119,778	133,405	149,769
FIRST STATE BANK OF NEWCASTLE	Newcastle	152,357	155,958	154,845	146,640
FARMERS STATE BANK	Pine Bluffs	22,116	30,309	22,812	25,793
COWBOY STATE BANK	Ranchester	41,338	42,066	44,232	46,746
BANK OF COMMERCE	Rawlins	120,535	127,127	127,003	123,382
WYOMING COMMUNITY BANK	Riverton	128,528	136,202	142,835	137,924
RSNB BANK	Rock Springs	364,034	377,032	376,297	375,261
SUNDANCE STATE BANK	Sundance	162,762	181,201	185,891	181,420
PINNACLE BANK - WYOMING	Torrington	654,362	682,294	713,926	734,907
PLATTE VALLEY BANK	Torrington	235,352	323,286	339,906	352,030
TOTAL ASSETS - STATE BANKS		4,916,285	5,380,690	5,548,967	5,982,910

* Converted to state charter May 31, 2014

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

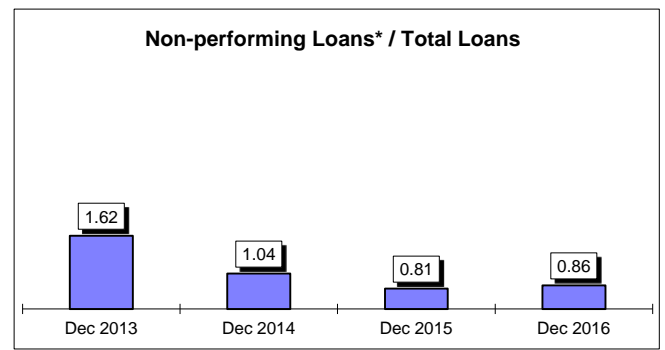
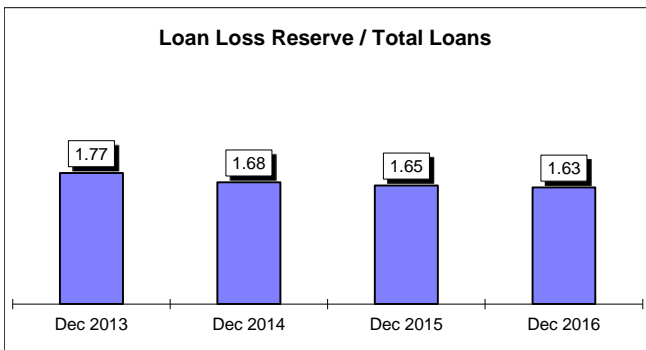
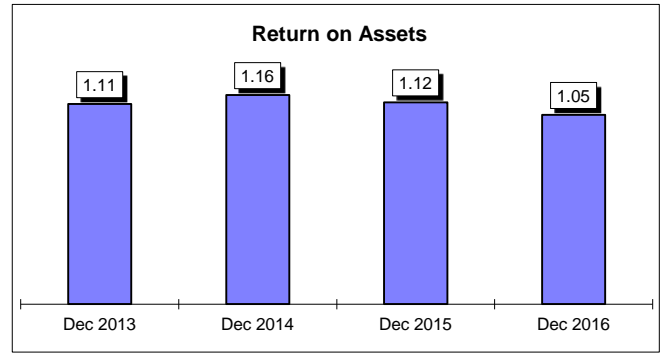
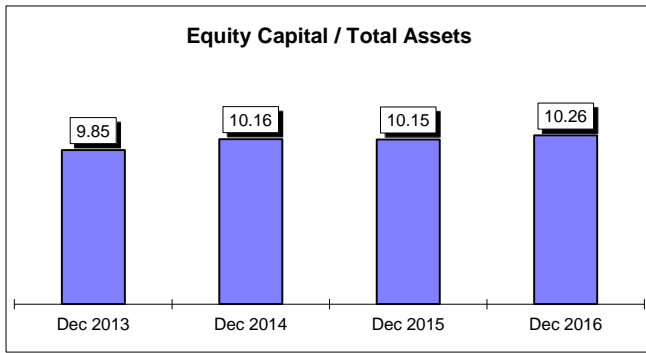
TOTAL ASSETS COMPARISON (000 omitted)**WYOMING NATIONAL BANKS**

BANK	LOCATION	Dec 2013	Dec 2014	Dec 2015	Dec 2016
HILLTOP NATIONAL BANK	Casper	650,112	706,956	904,132	849,481
FIRST NATIONAL BANK OF GILLETTE	Gillette	536,416	578,170	605,485	584,653
BIG HORN FEDERAL SAVINGS BANK	Greybull	221,272	230,251	235,505	232,751
SUMMIT NATIONAL BANK	Hulett	61,254	62,210	63,170	71,250
RAWLINS NATIONAL BANK, THE	Rawlins	155,161	165,206	169,176	176,816
FIRST FEDERAL BANK & TRUST	Sheridan	220,683	221,599	252,621	266,130
TOTAL ASSETS - NATIONAL BANKS		1,844,898	1,964,392	2,230,089	2,181,081

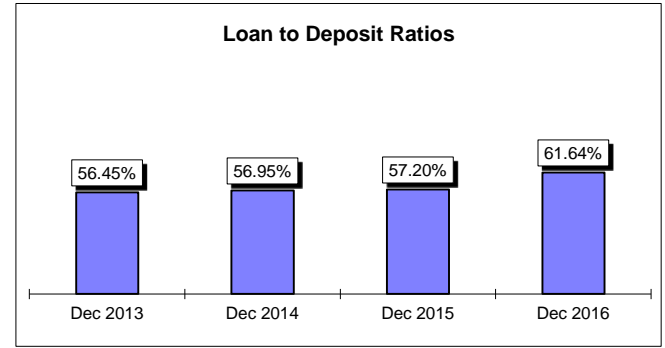
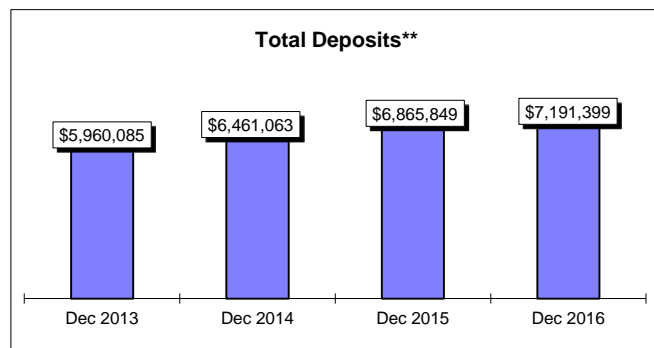
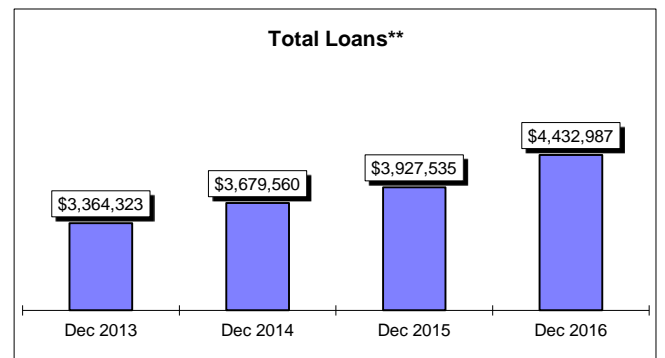
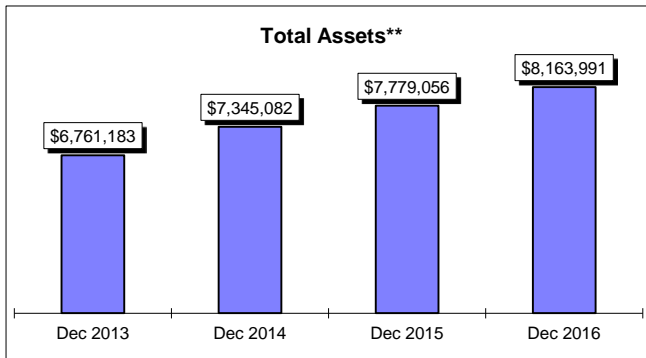
Federal Savings Banks added to report beginning March 2014

**WYOMING
STATE AND NATIONAL BANKS
December 31, 2016**

Graph A



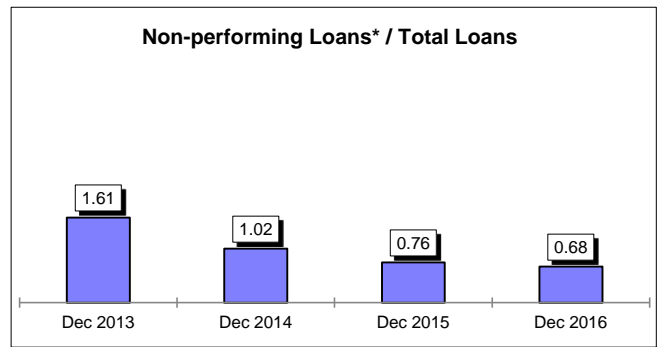
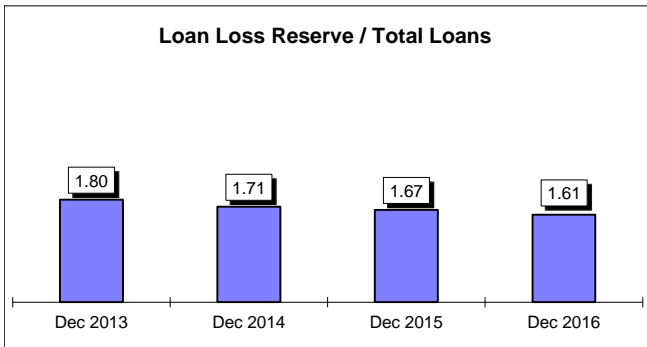
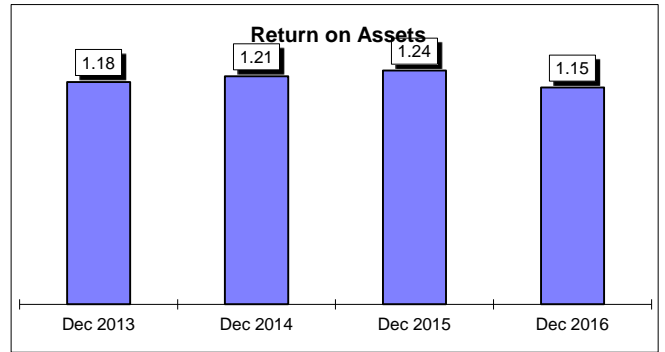
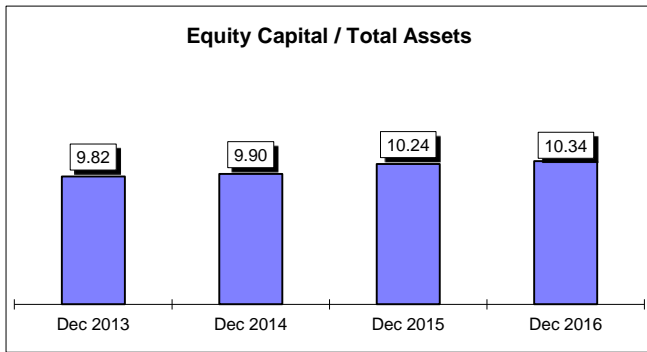
*Non-performing = 90+ days past due plus nonaccrual totals



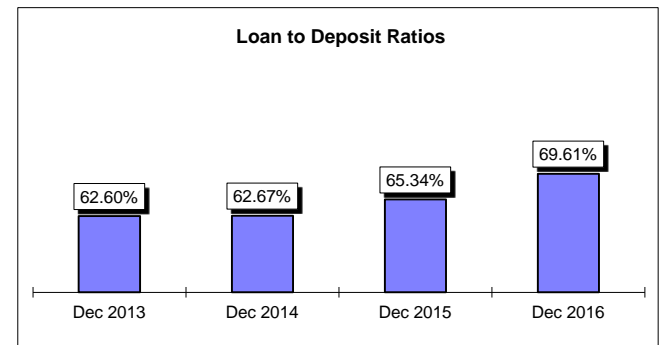
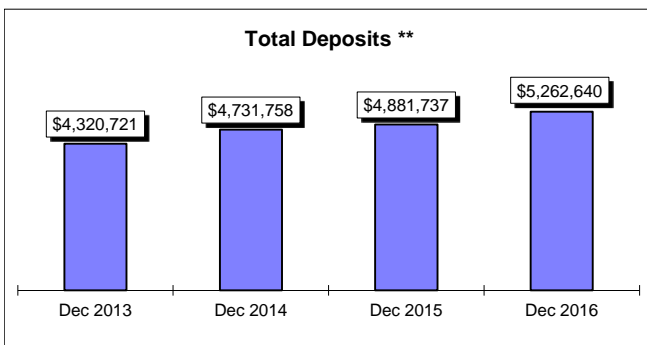
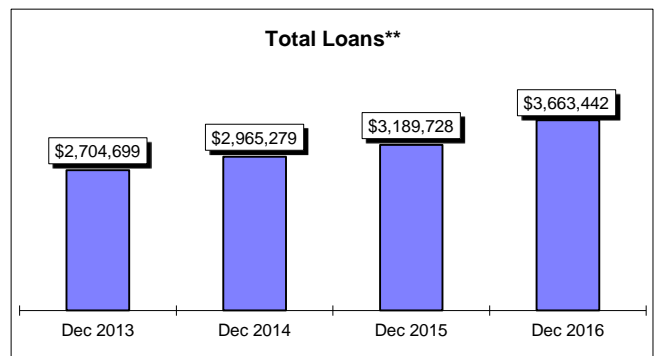
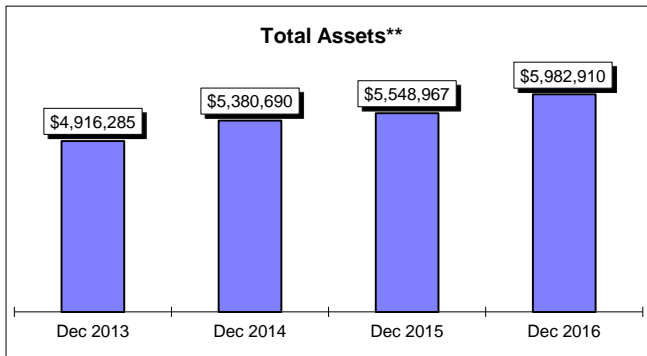
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**WYOMING
STATE BANKS
December 31, 2016**

Graph B



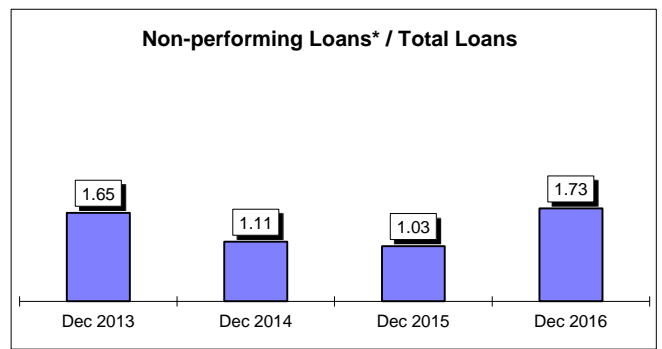
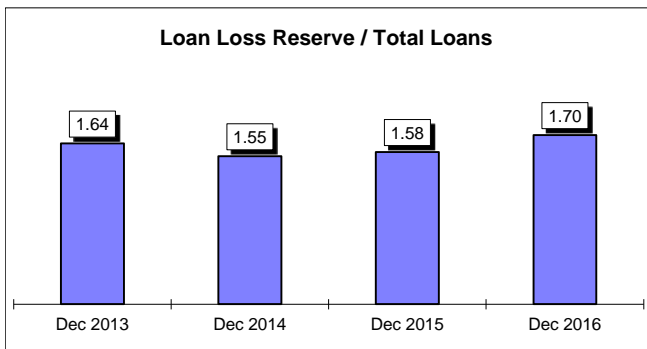
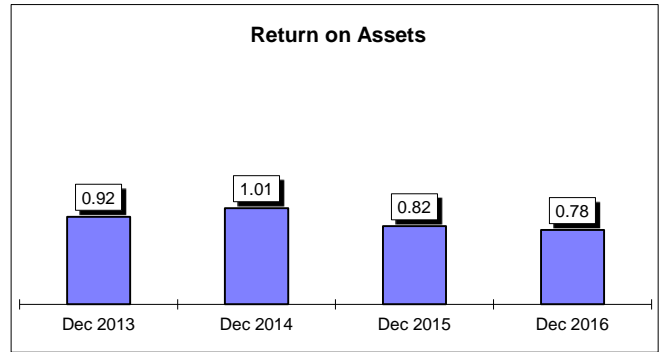
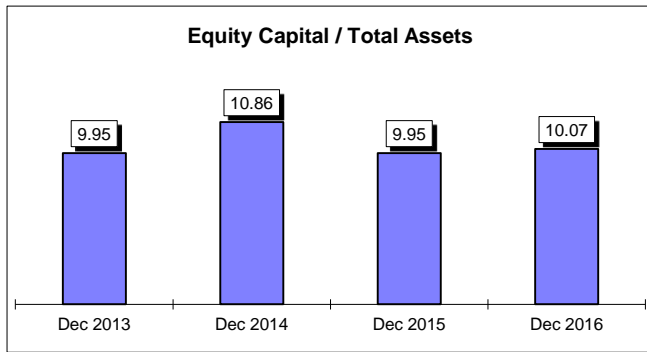
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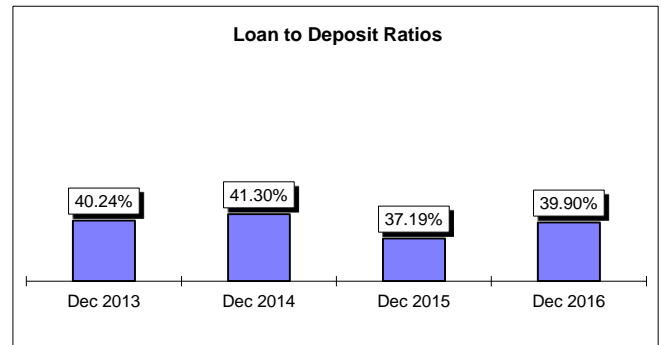
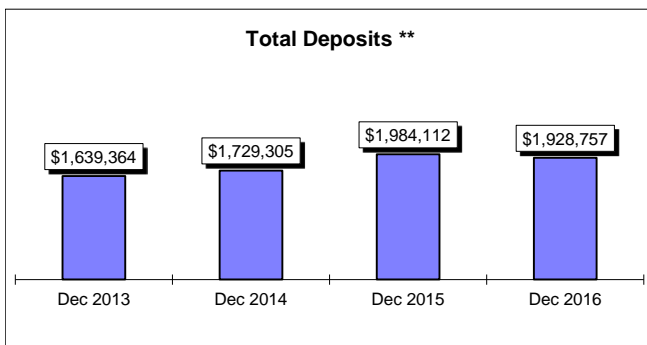
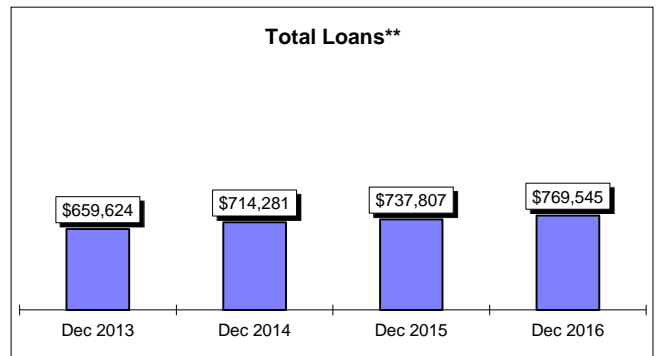
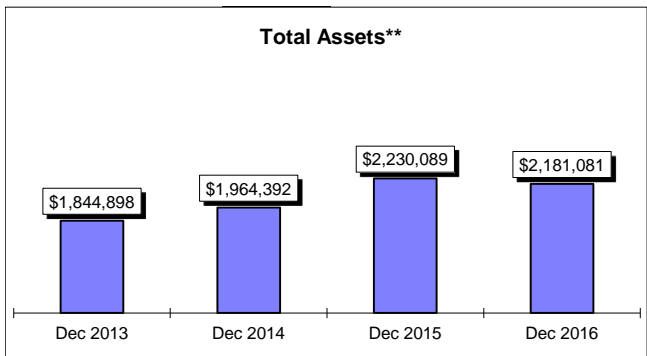
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**WYOMING
NATIONAL BANKS
December 31, 2016**

Graph C



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



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