

STATE OF WYOMING
DIVISION OF BANKING

Dec 2017
(000 Omitted)

	(26) STATE BANKS	(6) NATIONAL BANKS	COMBINED TOTALS
	(58 BRANCHES*)	(15 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	107,782	29,805	137,587
b. Interest-bearing balances	375,616	149,655	525,271
Securities			
a. Held-to-maturity securities	132,012	60,041	192,053
b. Available-for-sale securities	1,408,143	935,987	2,344,130
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	62,366	17,729	80,095
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	27,539	7,480	35,019
b. Loans & leases, net of unearned income	3,913,687	815,195	4,728,882
c. LESS: Allowance for loan and lease losses	60,232	14,216	74,448
d. Loans & leases, net of unearned income & allowance	3,853,455	800,979	4,654,434
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	148,881	23,745	172,626
Other real estate owned	5,356	1,572	6,928
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	8,246	370	8,616
b. Other Intangible assets	1,930	2,400	4,330
Other assets	137,713	48,098	185,811
TOTAL ASSETS	6,269,039	2,077,861	8,346,900
LIABILITIES			
Deposits			
a. In domestic offices	5,532,843	1,816,268	7,349,111
1. Noninterest bearing	1,144,934	387,055	1,531,989
2. Interest bearing	4,387,909	1,429,213	5,817,122
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	3,372	0	3,372
b. Securities sold under agreements to repurchase	35,064	16,631	51,695
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	34,067	1,526	35,593
Subordinated notes and debentures	0	0	0
Other liabilities	20,883	13,322	34,205
TOTAL LIABILITIES	5,626,228	1,847,747	7,473,975
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,613	2,320	25,933
Surplus	226,329	11,613	237,942
a. Retained earnings	400,392	225,382	625,774
b. Accumulated other comprehensive income	(7,523)	(9,201)	(16,724)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	642,811	230,114	872,925
TOTAL LIABILITIES AND EQUITY CAPITAL	6,269,039	2,077,861	8,346,900

* 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 in the State. 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 2014	Dec 2015	Dec 2016	Dec 2017
Bank of Star Valley	Afton	87,363	96,344	96,333	91,520
Security State Bank	Basin	202,564	200,236	189,811	203,999
Buffalo Federal Bank	Buffalo	60,955	69,555	71,777	80,264
First Northern Bank of Wyoming	Buffalo	170,334	179,154	199,194	213,420
Jonah Bank of Wyoming	Casper	171,338	180,395	192,137	200,514
Cheyenne State Bank	Cheyenne	31,868	30,037	30,072	28,619
Security First Bank	Cheyenne	40,472	39,066	39,197	40,305
Wyoming Bank & Trust	Cheyenne	81,797	87,568	98,417	99,578
The Converse County Bank	Douglas	142,891	151,672	163,071	170,134
State Bank	Green River	20,452	20,243	18,355	15,698
Oregon Trail Bank	Guernsey	15,655	17,728	23,638	25,727
Bank of Jackson Hole	Jackson	392,951	443,027	476,555	559,803
Rocky Mountain Bank	Jackson	152,387	181,479	198,351	219,084
Central Bank and Trust	Lander	95,545	98,055	91,381	93,385
Western States Bank*	Laramie	101,836	115,296	360,982	385,101
Lusk State Bank	Lusk	28,695	29,605	31,936	30,833
Uinta Bank	Mountain View	48,364	52,122	47,565	56,515
First State Bank of Newcastle	Newcastle	35,336	37,271	38,224	38,344
Farmers State Bank	Pine Bluffs	9,303	12,204	14,033	14,725
Cowboy State Bank	Ranchester	23,964	27,186	29,082	28,395
Bank of Commerce	Rawlins	56,566	66,706	68,615	68,811
Wyoming Community Bank	Riverton	74,522	77,420	78,781	84,134
RSNB Bank	Rock Springs	70,815	68,868	104,312	105,341
Sundance State Bank	Sundance	85,116	96,030	110,637	108,474
Pinnacle Bank - Wyoming	Torrington	498,450	543,089	585,596	649,629
Platte Valley Bank	Torrington	265,740	269,372	305,390	328,874
TOTAL LOANS - STATE BANKS		2,965,279	3,189,728	3,663,442	3,941,226

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

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Dec 2016	Dec 2017
Hilltop National Bank	Casper	248,070	254,508	247,151	251,904
First National Bank of Gillette	Gillette	128,546	123,089	122,294	126,917
Big Horn Federal Savings Bank	Greybull	97,258	93,741	97,586	105,782
Summit National Bank	Hulett	42,755	49,681	55,729	51,085
The Rawlins National Bank	Rawlins	71,627	76,551	85,559	99,752
First Federal Bank & Trust	Sheridan	126,025	140,237	161,226	187,235
TOTAL LOANS - NATIONAL BANKS		714,281	737,807	769,545	822,675

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Dec 2016	Dec 2017
Bank of Star Valley	Afton	115,235	130,232	142,280	165,376
Security State Bank	Basin	307,543	274,652	272,726	267,067
Buffalo Federal Bank	Buffalo	94,679	93,542	92,879	95,970
First Northern Bank of Wyoming	Buffalo	248,545	254,594	247,172	275,286
Jonah Bank of Wyoming	Casper	276,172	258,924	286,080	280,997
Cheyenne State Bank	Cheyenne	35,137	36,077	39,639	39,862
Security First Bank	Cheyenne	63,127	62,907	65,798	68,353
Wyoming Bank & Trust	Cheyenne	128,311	149,619	147,504	158,902
The Converse County Bank	Douglas	456,899	508,605	467,131	497,548
State Bank	Green River	32,682	33,137	31,885	25,244
Oregon Trail Bank	Guernsey	30,661	33,853	32,227	31,412
Bank of Jackson Hole	Jackson	546,143	540,314	581,855	660,165
Rocky Mountain Bank	Jackson	170,409	198,465	224,697	257,695
Central Bank and Trust	Lander	130,753	135,575	144,897	132,847
Western States Bank*	Laramie	144,809	153,952	432,547	437,259
Lusk State Bank	Lusk	53,011	51,379	48,813	50,383
Uinta Bank	Mountain View	103,707	119,288	135,448	160,396
First State Bank of Newcastle	Newcastle	136,161	134,310	126,566	121,740
Farmers State Bank	Pine Bluffs	28,380	20,273	23,099	23,772
Cowboy State Bank	Ranchester	38,267	38,714	39,817	42,033
Bank of Commerce	Rawlins	112,501	111,686	107,503	108,315
Wyoming Community Bank	Riverton	118,490	122,275	117,966	125,398
RSNB Bank	Rock Springs	333,279	332,073	334,705	313,444
Sundance State Bank	Sundance	165,297	168,860	163,537	163,986
Pinnacle Bank - Wyoming	Torrington	589,745	627,799	649,685	710,789
Platte Valley Bank	Torrington	271,815	290,632	306,184	318,604
TOTAL LOANS - STATE BANKS		4,731,758	4,881,737	5,262,640	5,532,843

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

STATE BANKS LOAN/DEPOSIT RATIOS	62.67%	65.34%	69.61%	71.23%
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TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Dec 2016	Dec 2017
Hilltop National Bank	Casper	634,909	826,432	775,036	653,301
First National Bank of Gillette	Gillette	516,742	542,443	522,965	489,155
Big Horn Federal Savings Bank	Greybull	199,969	200,325	197,320	201,416
Summit National Bank	Hulett	55,443	54,378	61,477	68,212
The Rawlins National Bank	Rawlins	147,140	149,630	148,752	160,121
First Federal Bank & Trust	Sheridan	175,102	210,904	223,207	244,063
TOTAL DEPOSITS - NATIONAL BANKS		1,729,305	1,984,112	1,928,757	1,816,268

NATIONAL BANKS LOAN/DEPOSIT RATIOS	41.30%	37.19%	39.90%	45.29%
ALL BANKS LOAN/DEPOSIT RATIOS	56.95%	57.20%	61.64%	64.82%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2014	Dec 2015	Dec 2016	Dec 2017
Bank of Star Valley	Afton	131,748	150,567	162,424	188,034
Security State Bank	Basin	356,110	322,578	321,180	320,688
Buffalo Federal Bank	Buffalo	106,917	106,394	105,957	111,453
First Northern Bank of Wyoming	Buffalo	275,025	281,901	283,514	310,308
Jonah Bank of Wyoming	Casper	302,416	287,530	316,719	313,654
Cheyenne State Bank	Cheyenne	41,146	42,197	45,826	46,330
Security First Bank	Cheyenne	69,762	69,660	72,727	75,390
Wyoming Bank & Trust	Cheyenne	145,861	169,109	168,463	179,794
The Converse County Bank	Douglas	500,253	554,316	514,412	547,702
State Bank	Green River	37,768	38,260	36,983	29,875
Oregon Trail Bank	Guernsey	33,841	38,341	36,408	35,572
Bank of Jackson Hole	Jackson	609,311	608,408	656,675	737,195
Rocky Mountain Bank	Jackson	218,231	248,436	279,504	292,476
Central Bank and Trust	Lander	153,324	158,375	167,363	151,544
Western States Bank*	Laramie	164,434	173,735	485,325	491,848
Lusk State Bank	Lusk	59,290	58,008	55,583	57,519
Uinta Bank	Mountain View	119,778	133,405	149,769	174,294
First State Bank of Newcastle	Newcastle	155,958	154,845	146,640	142,068
Farmers State Bank	Pine Bluffs	30,309	22,812	25,793	26,652
Cowboy State Bank	Ranchester	42,066	44,232	46,746	45,998
Bank of Commerce	Rawlins	127,127	127,003	123,382	124,955
Wyoming Community Bank	Riverton	136,202	142,835	137,924	147,358
RSNB Bank	Rock Springs	377,032	376,297	375,261	355,680
Sundance State Bank	Sundance	181,201	185,891	181,420	182,672
Pinnacle Bank - Wyoming	Torrington	682,294	713,926	734,907	807,059
Platte Valley Bank	Torrington	323,286	339,906	352,030	372,921
TOTAL ASSETS - STATE BANKS		5,380,690	5,548,967	5,982,935	6,269,039

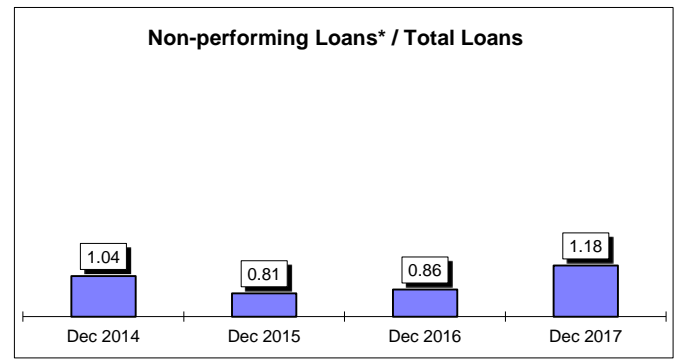
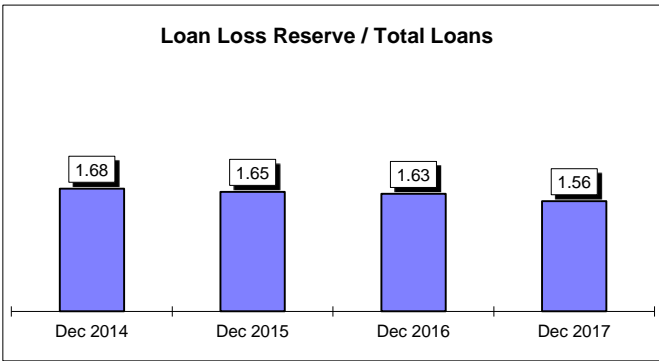
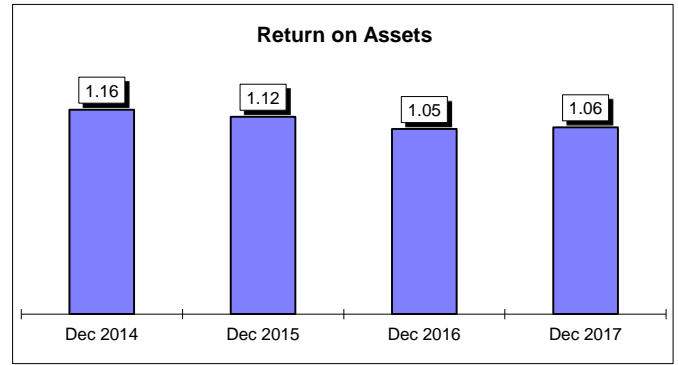
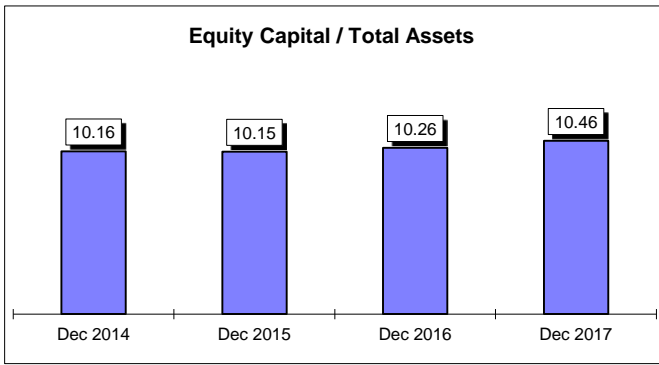
* Merged with Valley Bank and Trust Co. (Nebraska) June 17, 2016

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

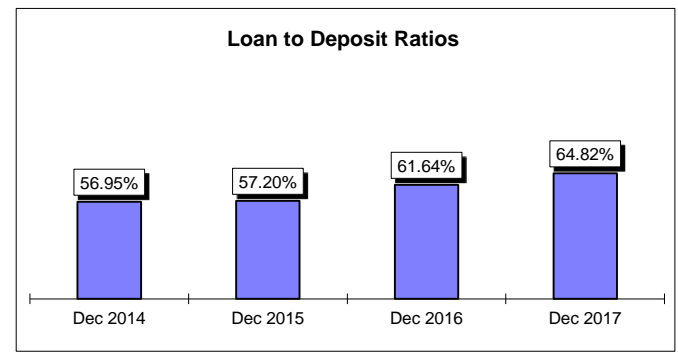
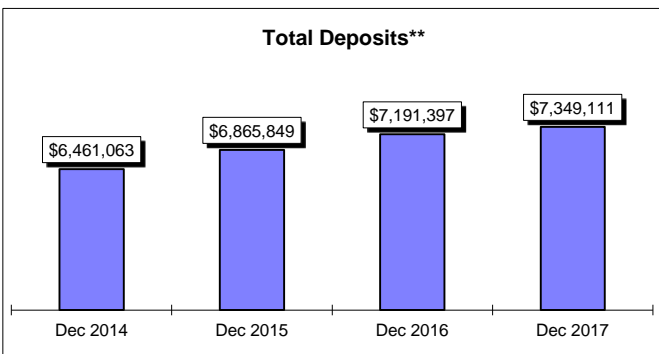
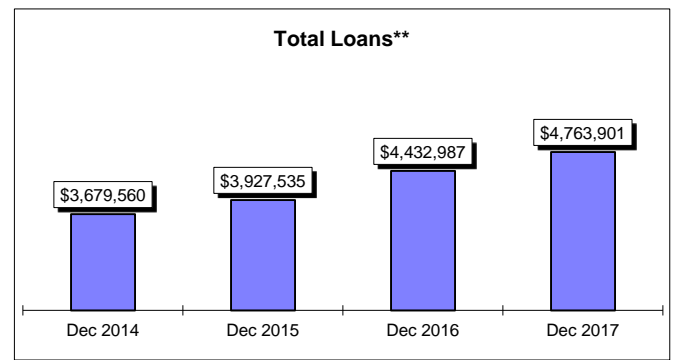
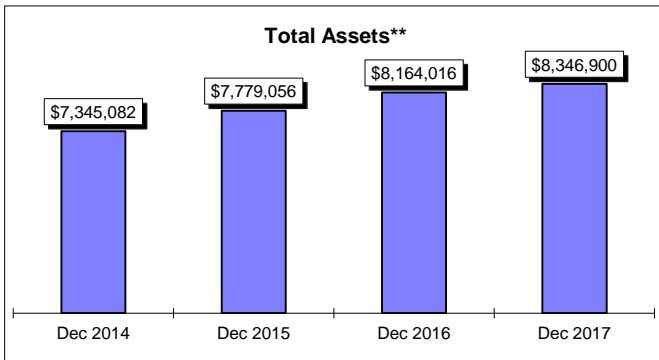
BANK	LOCATION	Dec 2014	Dec 2015	Dec 2016	Dec 2017
Hilltop National Bank	Casper	706,956	904,132	849,481	735,294
First National Bank of Gillette	Gillette	578,170	605,485	584,653	552,315
Big Horn Federal Savings Bank	Greybull	230,251	235,505	232,751	241,883
Summit National Bank	Hulett	62,210	63,170	71,250	77,086
The Rawlins National Bank	Rawlins	165,206	169,176	176,816	183,596
First Federal Bank & Trust	Sheridan	221,599	252,621	266,130	287,687
TOTAL ASSETS - NATIONAL BANKS		1,964,392	2,230,089	2,181,081	2,077,861

**WYOMING
STATE AND NATIONAL BANKS
December 31, 2017**

Graph A



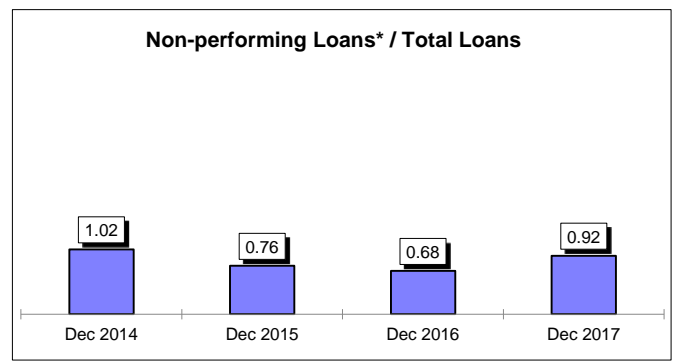
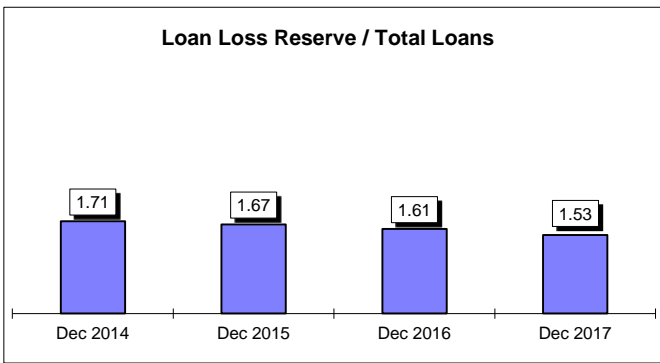
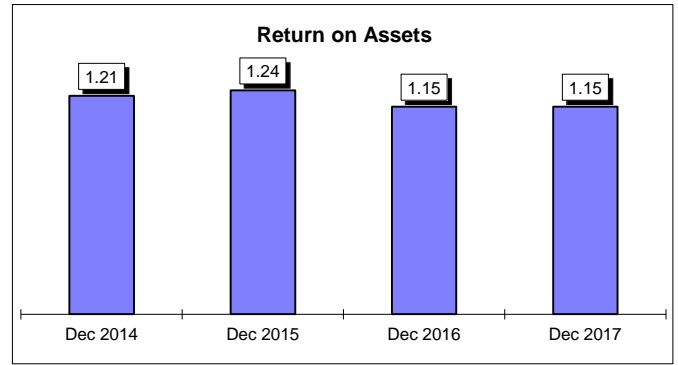
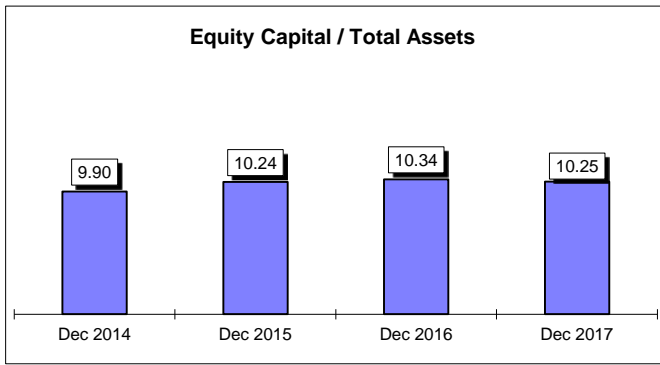
*Non-performing = 90+ days past due plus nonaccrual totals



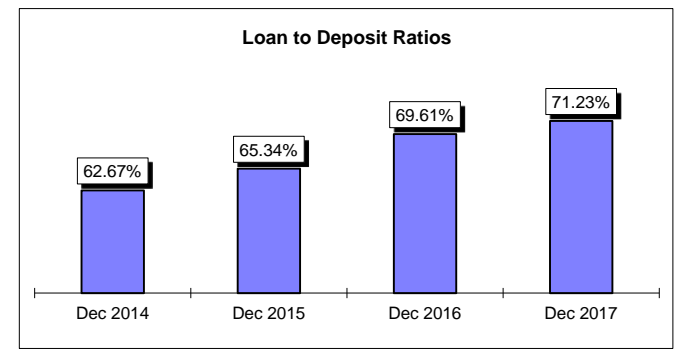
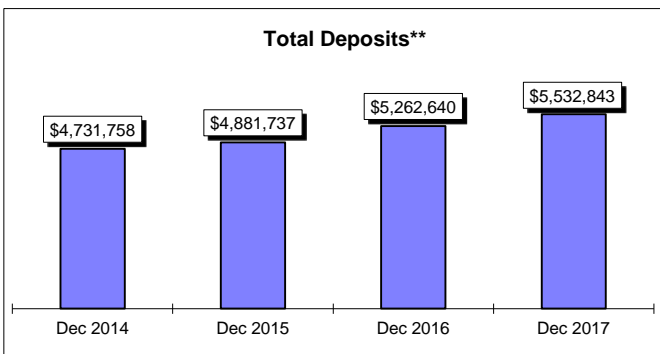
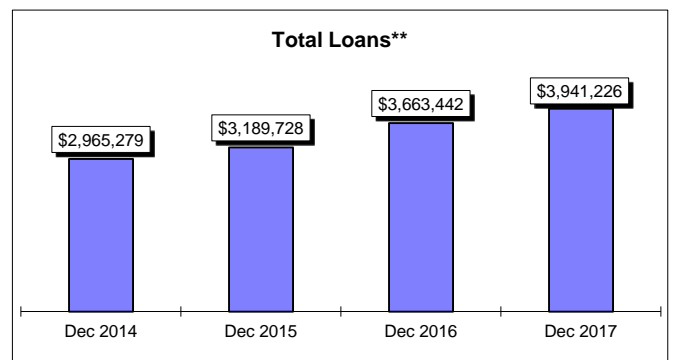
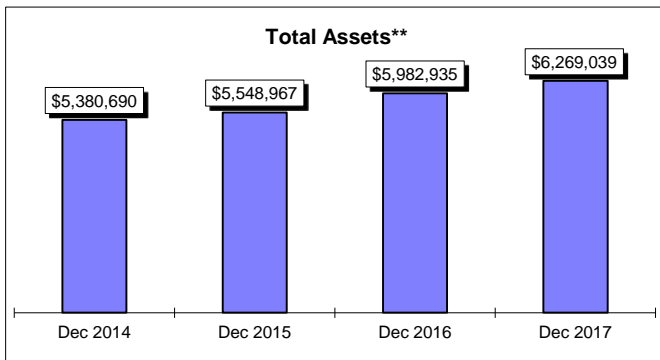
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**WYOMING
STATE BANKS
December 31, 2017**

Graph B



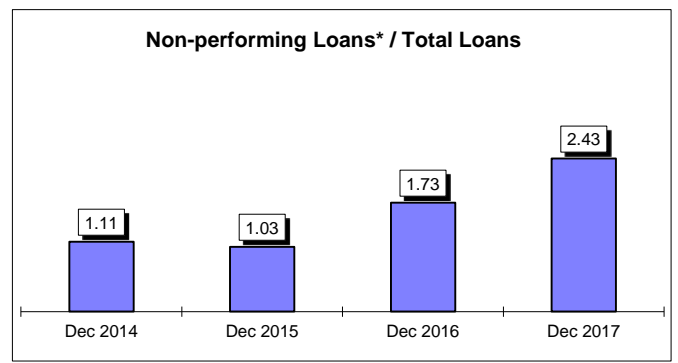
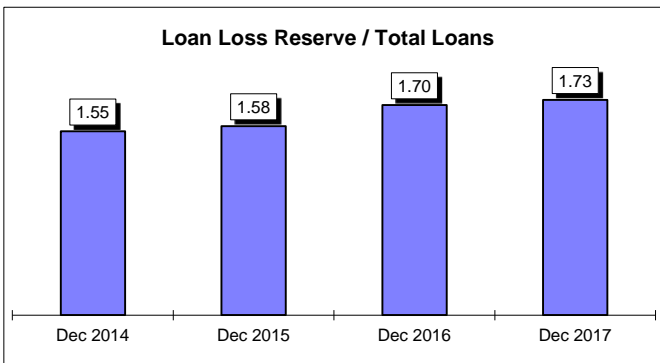
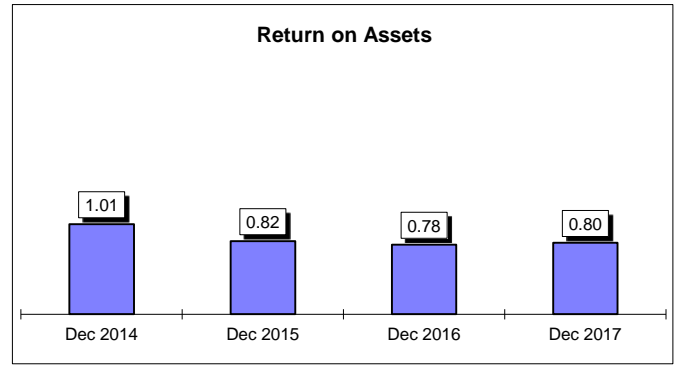
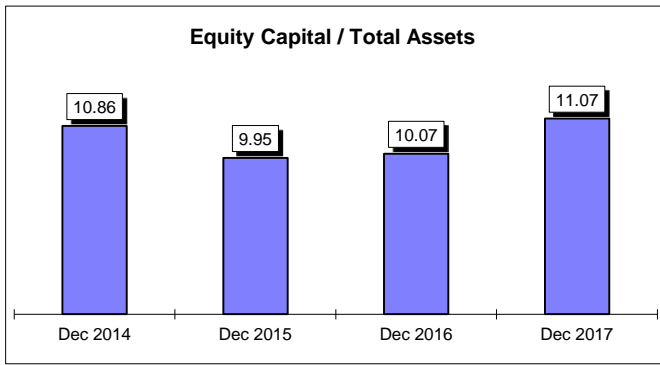
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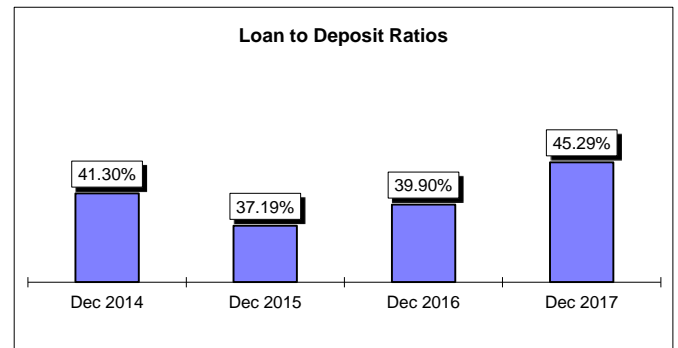
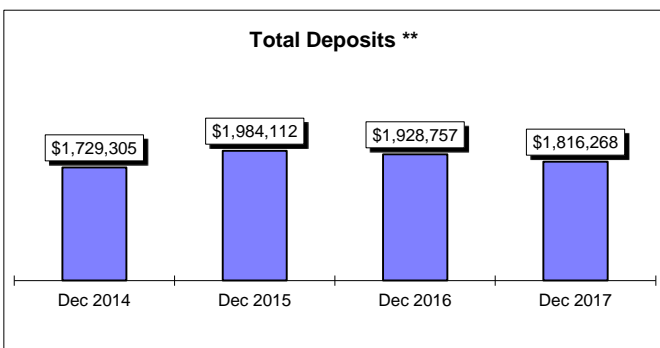
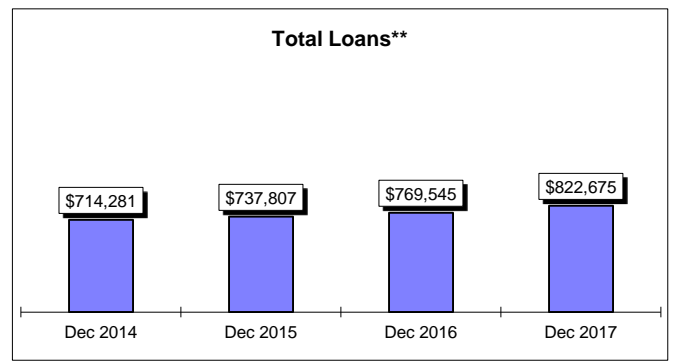
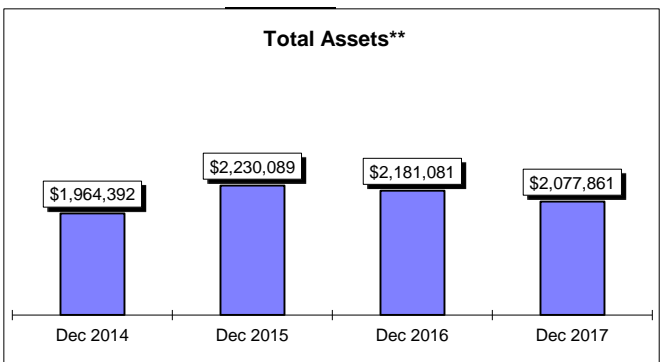
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**WYOMING
NATIONAL BANKS
December 31, 2017**

Graph C



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



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