

STATE OF WYOMING
DIVISION OF BANKING
Dec 2018
(000 Omitted)

	(25) STATE BANKS	(6) NATIONAL BANKS	COMBINED TOTALS
	(58 BRANCHES*)	(15 BRANCHES*)	
<u>ASSETS</u>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	90,826	27,685	118,511
b. Interest-bearing balances	470,279	235,769	706,048
Securities			
a. Held-to-maturity securities	150,675	62,995	213,670
b. Available-for-sale securities	1,432,156	901,485	2,333,641
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	39,014	12,350	51,364
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	14,056	3,360	17,416
b. Loans & leases, net of unearned income	4,204,413	852,841	5,057,254
c. LESS: Allowance for loan and lease losses	63,380	14,607	77,987
d. Loans & leases, net of unearned income & allowance	4,141,033	838,234	4,979,267
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	148,787	25,748	174,535
Other real estate owned	13,368	658	14,026
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	8,099	370	8,469
b. Other Intangible assets	2,287	2,833	5,120
Other assets	140,954	49,704	190,658
TOTAL ASSETS	6,651,534	2,161,191	8,812,725
<u>LIABILITIES</u>			
Deposits			
a. In domestic offices	5,852,585	1,898,774	7,751,359
1. Noninterest bearing	1,183,376	426,576	1,609,952
2. Interest bearing	4,669,209	1,472,198	6,141,407
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	14,412	0	14,412
b. Securities sold under agreements to repurchase	36,379	12,651	49,030
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	43,435	750	44,185
Subordinated notes and debentures	0	0	0
Other liabilities	26,193	13,582	39,775
TOTAL LIABILITIES	5,973,003	1,925,757	7,898,760
<u>EQUITY CAPITAL</u>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	25,212	2,320	27,532
Surplus	223,402	11,613	235,015
a. Retained earnings	444,867	237,450	682,317
b. Accumulated other comprehensive income	(14,950)	(15,949)	(30,899)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	678,531	235,434	913,965
TOTAL LIABILITIES AND EQUITY CAPITAL	6,651,534	2,161,191	8,812,725

* The information contained in the Abstract Report reflects the 25 state-chartered and 6 nationally-chartered banks (including Federal thrifts) in the State of Wyoming and their 70 branches in the State. There are also 14 banks, chartered out-of-state, with 119 branches in Wyoming. Total state and national banking locations in Wyoming - 220.

TOTAL LOANS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Dec 2017	Dec 2018
Bank of Star Valley	Afton	96,344	96,333	91,520	112,887
Security State Bank	Basin	200,236	189,811	203,999	205,645
Buffalo Federal Bank	Buffalo	69,555	71,777	80,264	82,504
First Northern Bank of Wyoming	Buffalo	179,154	199,194	213,420	245,487
Jonah Bank of Wyoming	Casper	180,395	192,137	200,514	231,557
Cheyenne State Bank	Cheyenne	30,037	30,072	28,619	29,194
Security First Bank	Cheyenne	39,066	39,197	40,305	40,887
Wyoming Bank & Trust	Cheyenne	87,568	98,417	99,578	99,693
The Converse County Bank	Douglas	151,672	163,071	170,134	169,772
State Bank	Green River	20,243	18,355	15,698	13,950
Bank of Jackson Hole	Jackson	443,027	476,555	559,803	635,656
Rocky Mountain Bank	Jackson	181,479	198,351	219,084	213,361
Central Bank and Trust	Lander	98,055	91,381	93,385	94,027
Western States Bank*	Laramie	115,296	360,982	385,101	392,130
Lusk State Bank	Lusk	29,605	31,936	30,833	29,805
Uinta Bank	Mountain View	52,122	47,565	56,515	66,548
First State Bank of Newcastle	Newcastle	37,271	38,224	38,344	41,998
Farmers State Bank	Pine Bluffs	12,204	14,033	14,725	15,610
Cowboy State Bank	Ranchester	27,186	29,082	28,395	30,005
Bank of Commerce	Rawlins	66,706	68,615	68,811	71,915
Wyoming Community Bank	Riverton	77,420	78,781	84,134	90,352
RSNB Bank	Rock Springs	68,868	104,312	105,341	118,777
Sundance State Bank	Sundance	96,030	110,637	108,474	111,908
Pinnacle Bank - Wyoming	Torrington	543,089	585,596	649,629	692,902
Platte Valley Bank	Torrington	269,372	305,390	328,874	381,899
TOTAL LOANS - STATE BANKS		3,172,000	3,639,804	3,915,499	4,218,469

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

** Oregon Trail Bank merged with Banner Capital Bank (Nebraska) February 1, 2018

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Dec 2017	Dec 2018
Hilltop National Bank	Casper	254,508	247,151	251,904	266,070
First National Bank of Gillette	Gillette	123,089	122,294	126,917	132,424
Big Horn Federal Savings Bank	Greybull	93,741	97,586	105,782	109,877
Summit National Bank	Hulett	49,681	55,729	51,085	55,337
The Rawlins National Bank	Rawlins	76,551	85,559	99,752	103,171
First Federal Bank & Trust	Sheridan	140,237	161,226	187,235	189,322
TOTAL LOANS - NATIONAL BANKS		737,807	769,545	822,675	856,201

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Dec 2017	Dec 2018
Bank of Star Valley	Afton	130,232	142,280	165,376	184,339
Security State Bank	Basin	274,652	272,726	267,067	286,005
Buffalo Federal Bank	Buffalo	93,542	92,879	95,970	100,003
First Northern Bank of Wyoming	Buffalo	254,594	247,172	275,286	309,080
Jonah Bank of Wyoming	Casper	258,924	286,080	280,997	283,989
Cheyenne State Bank	Cheyenne	36,077	39,639	39,862	34,739
Security First Bank	Cheyenne	62,907	65,798	68,353	61,673
Wyoming Bank & Trust	Cheyenne	149,619	147,504	158,902	175,152
The Converse County Bank	Douglas	508,605	467,131	497,548	546,548
State Bank	Green River	33,137	31,885	25,244	25,988
Bank of Jackson Hole	Jackson	540,314	581,855	660,165	734,831
Rocky Mountain Bank	Jackson	198,465	224,697	257,695	280,014
Central Bank and Trust	Lander	135,575	144,897	132,847	134,874
Western States Bank*	Laramie	153,952	432,547	437,259	433,704
Lusk State Bank	Lusk	51,379	48,813	50,383	46,273
Uinta Bank	Mountain View	119,288	135,448	160,396	177,437
First State Bank of Newcastle	Newcastle	134,310	126,566	121,740	121,169
Farmers State Bank	Pine Bluffs	20,273	23,099	23,772	22,582
Cowboy State Bank	Ranchester	38,714	39,817	42,033	42,314
Bank of Commerce	Rawlins	111,686	107,503	108,315	115,248
Wyoming Community Bank	Riverton	122,275	117,966	125,398	130,000
RSNB Bank	Rock Springs	332,073	334,705	313,444	318,191
Sundance State Bank	Sundance	168,860	163,537	163,986	171,065
Pinnacle Bank - Wyoming	Torrington	627,799	649,685	710,789	750,118
Platte Valley Bank	Torrington	290,632	306,184	318,604	367,249
TOTAL LOANS - STATE BANKS		4,847,884	5,230,413	5,501,431	5,852,585

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

** Oregon Trail Bank merged with Banner Capital Bank (Nebraska) February 1, 2018

STATE BANKS LOAN/DEPOSIT RATIOS

65.43%

69.59%

71.17%

72.08%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Dec 2017	Dec 2018
Hilltop National Bank	Casper	826,432	775,036	653,301	724,573
First National Bank of Gillette	Gillette	542,443	522,965	489,155	473,155
Big Horn Federal Savings Bank	Greybull	200,325	197,320	201,416	208,707
Summit National Bank	Hulett	54,378	61,477	68,212	68,165
The Rawlins National Bank	Rawlins	149,630	148,752	160,121	160,324
First Federal Bank & Trust	Sheridan	210,904	223,207	244,063	263,850
TOTAL DEPOSITS - NATIONAL BANKS		1,984,112	1,928,757	1,816,268	1,898,774

NATIONAL BANKS LOAN/DEPOSIT RATIOS	37.19%	39.90%	45.29%	45.09%
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ALL BANKS LOAN/DEPOSIT RATIOS	57.23%	61.59%	64.75%	65.47%
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TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2015	Dec 2016	Dec 2017	Dec 2018
Bank of Star Valley	Afton	150,567	162,424	188,034	213,076
State Bank	Green River	38,260	36,983	29,875	30,506
Buffalo Federal Bank	Buffalo	106,394	105,957	111,453	120,792
First Northern Bank of Wyoming	Buffalo	281,901	283,514	310,308	340,855
Jonah Bank of Wyoming	Casper	287,530	316,719	313,654	328,082
Cheyenne State Bank	Cheyenne	42,197	45,826	46,330	41,257
Security State Bank	Basin	322,578	321,180	320,688	344,383
Wyoming Community Bank	Riverton	142,835	137,924	147,358	150,252
Uinta Bank	Mountain View	133,405	149,769	174,294	192,264
Sundance State Bank	Sundance	185,891	181,420	182,646	190,698
Pinnacle Bank - Wyoming	Torrington	713,926	734,907	807,059	864,722
Bank of Jackson Hole	Jackson	608,408	656,675	737,195	824,750
RSNB Bank	Rock Springs	376,297	375,261	355,680	356,681
Central Bank and Trust	Lander	158,375	167,363	151,544	150,957
Wyoming Bank & Trust	Cheyenne	169,109	168,463	179,794	197,445
Lusk State Bank	Lusk	58,008	55,583	57,519	53,644
Western States Bank*	Laramie	173,735	485,325	491,848	491,521
First State Bank of Newcastle	Newcastle	154,845	146,640	142,068	141,650
Farmers State Bank	Pine Bluffs	22,812	25,793	26,652	25,327
Cowboy State Bank	Ranchester	44,232	46,746	45,998	46,895
Bank of Commerce	Rawlins	127,003	123,382	124,955	132,429
Security First Bank	Cheyenne	69,660	72,727	75,390	68,738
The Converse County Bank	Douglas	554,316	514,412	547,702	601,384
Platte Valley Bank	Torrington	339,906	352,030	372,921	425,291
Rocky Mountain Bank	Jackson	248,436	279,504	292,476	317,935
TOTAL ASSETS - STATE BANKS		5,510,626	5,946,527	6,233,441	6,651,534

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

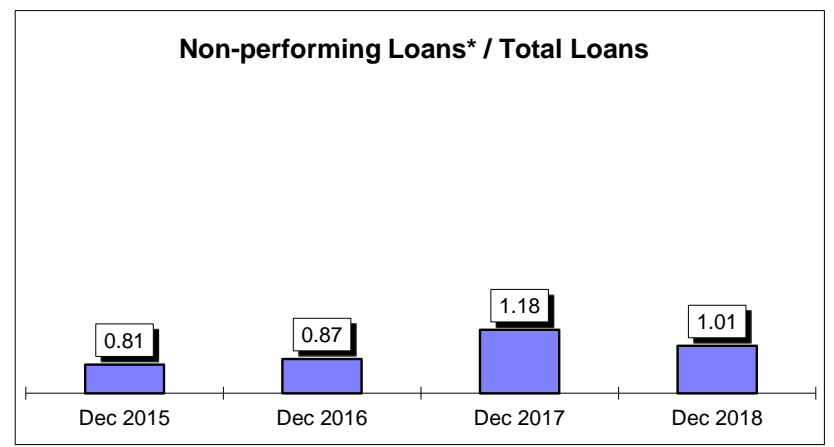
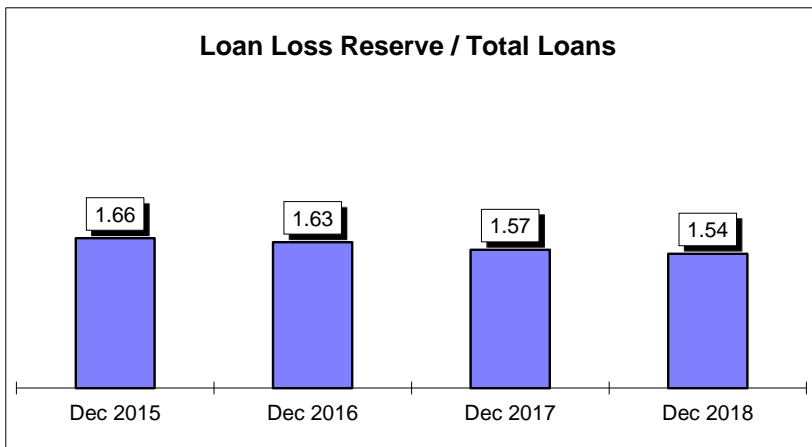
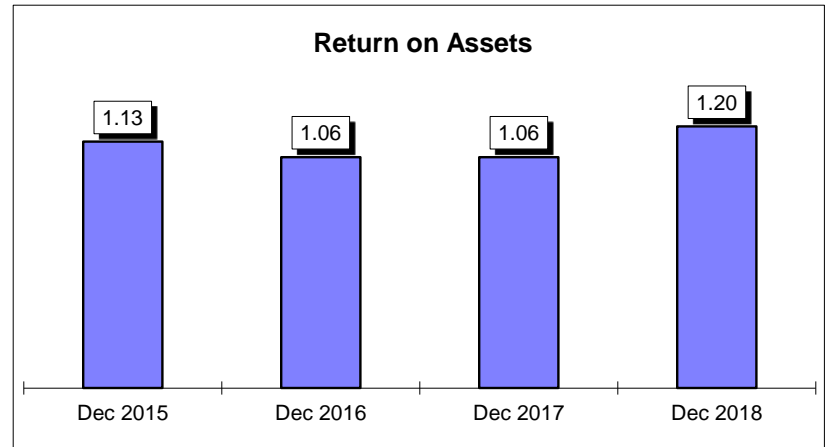
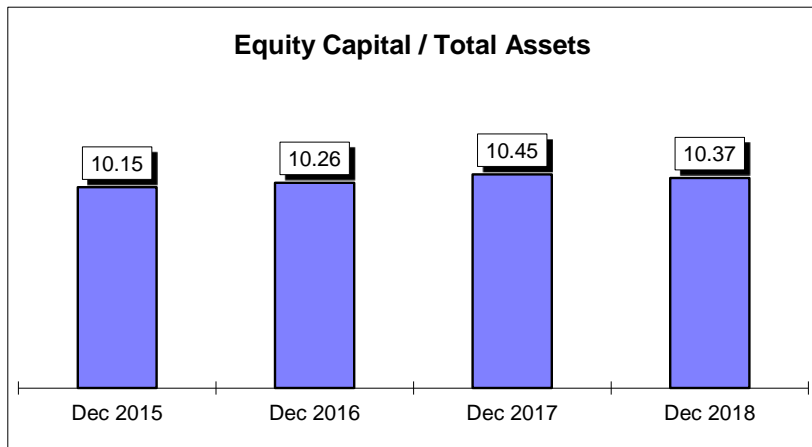
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TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

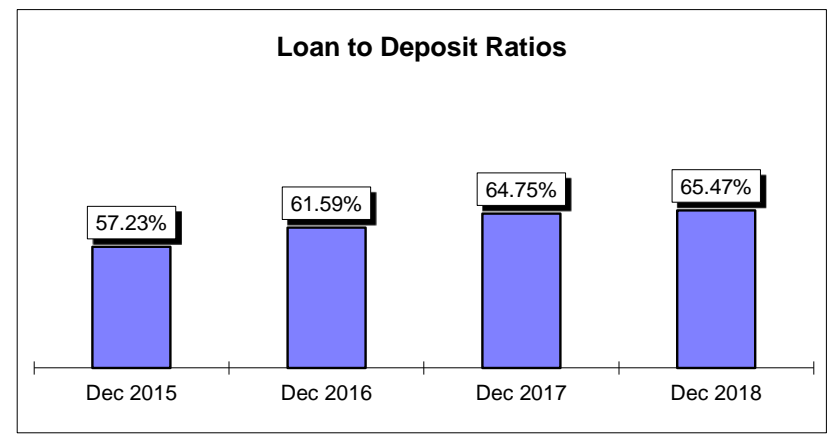
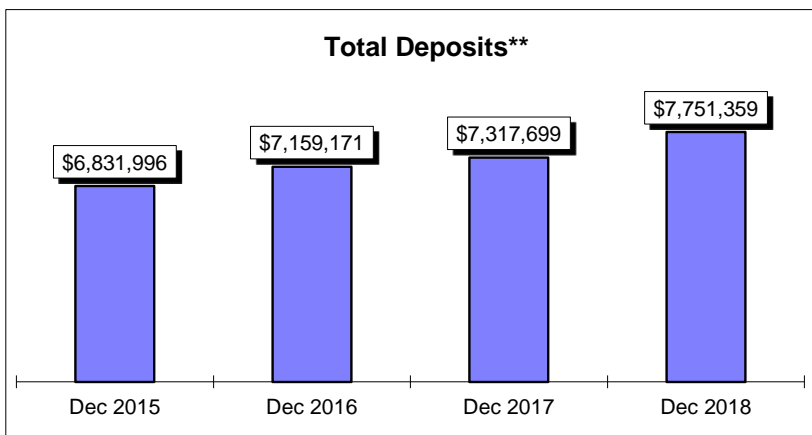
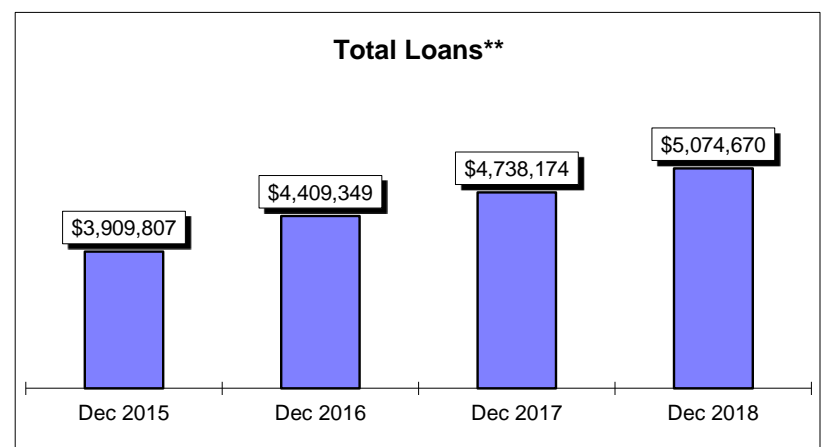
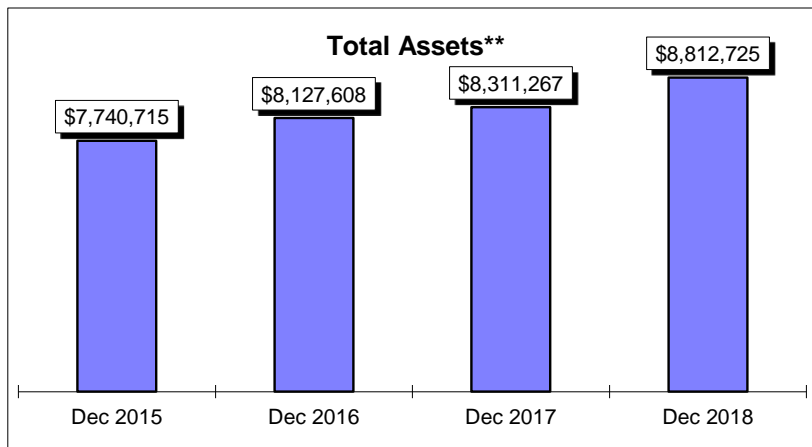
BANK	LOCATION	Dec 2015	Dec 2016	Dec 2017	Dec 2018
Hilltop National Bank	Casper	904,132	849,481	735,294	809,986
First National Bank of Gillette	Gillette	605,485	584,653	552,315	535,315
Big Horn Federal Savings Bank	Greybull	235,505	232,751	241,883	253,002
Summit National Bank	Hulett	63,170	71,250	77,086	76,193
The Rawlins National Bank	Rawlins	169,176	176,816	183,596	177,965
First Federal Bank & Trust	Sheridan	252,621	266,130	287,652	308,730
TOTAL ASSETS - NATIONAL BANKS		2,230,089	2,181,081	2,077,826	2,161,191

**WYOMING
STATE AND NATIONAL BANKS
December 31, 2018**

Graph A



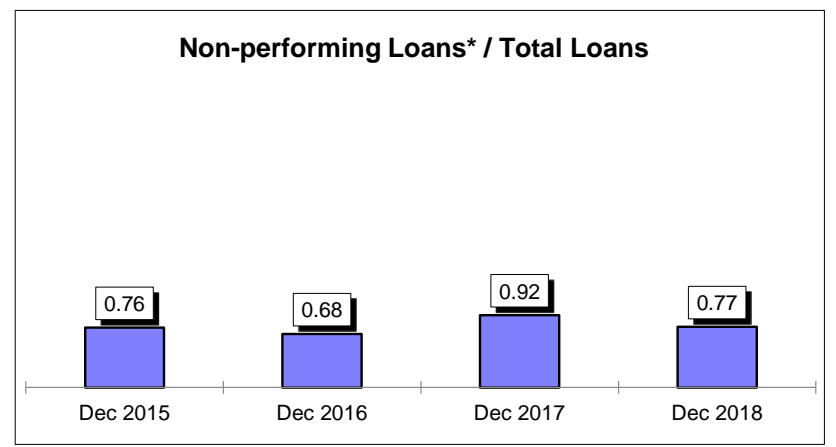
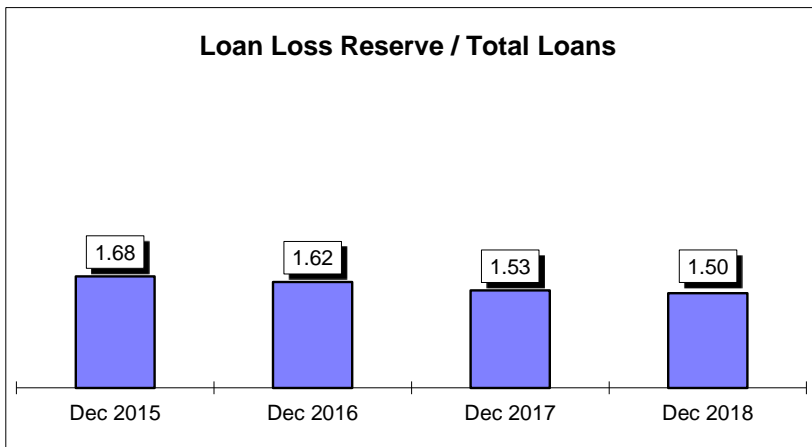
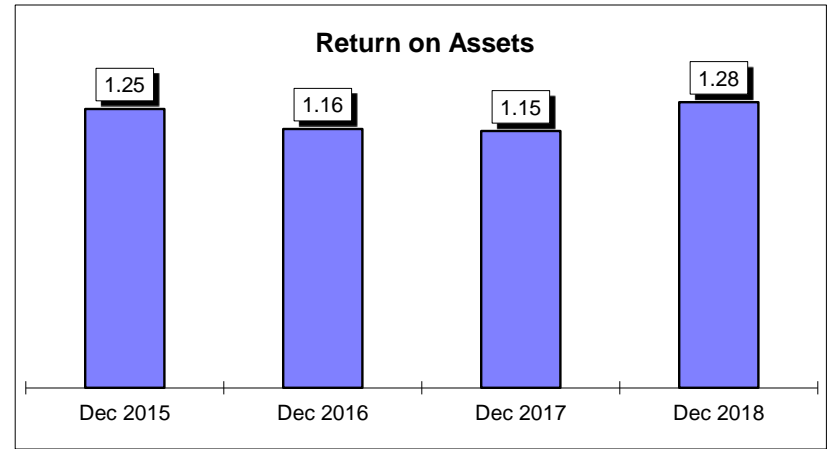
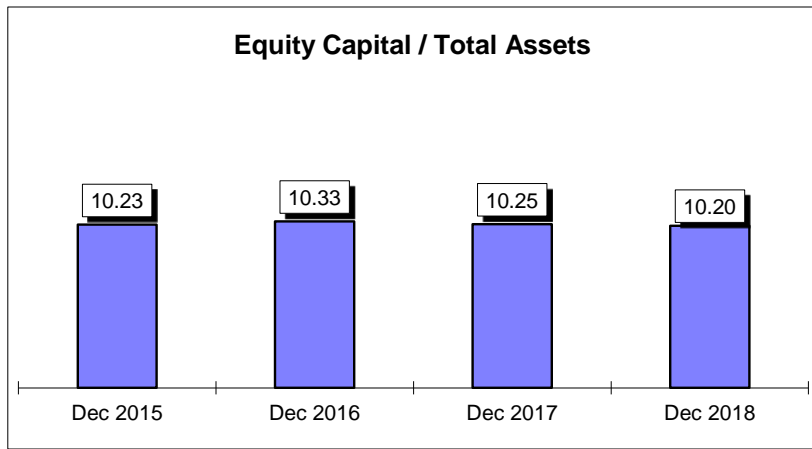
*Non-performing = 90+ days past due plus nonaccrual totals



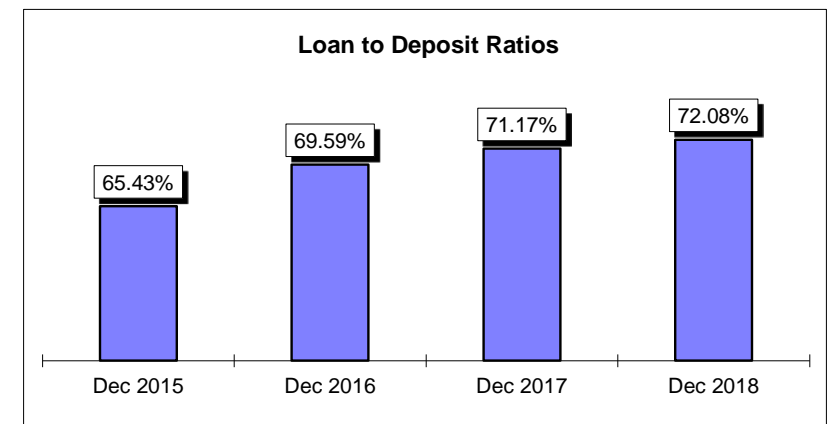
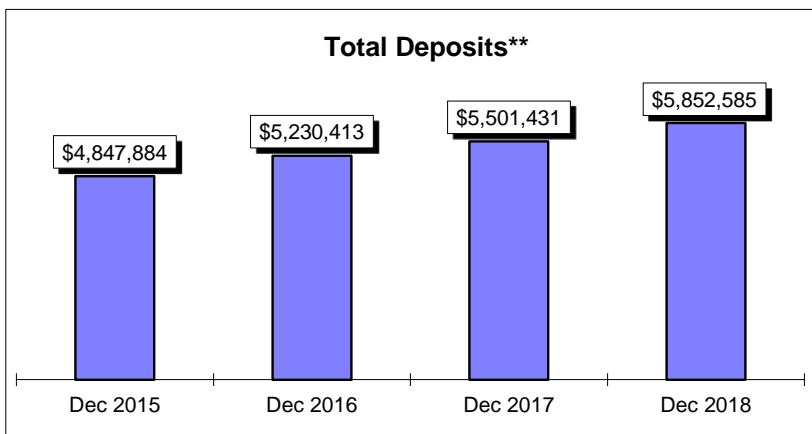
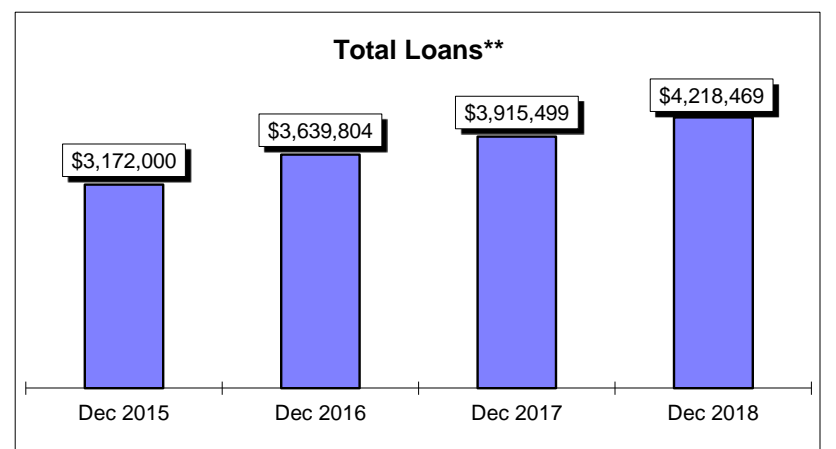
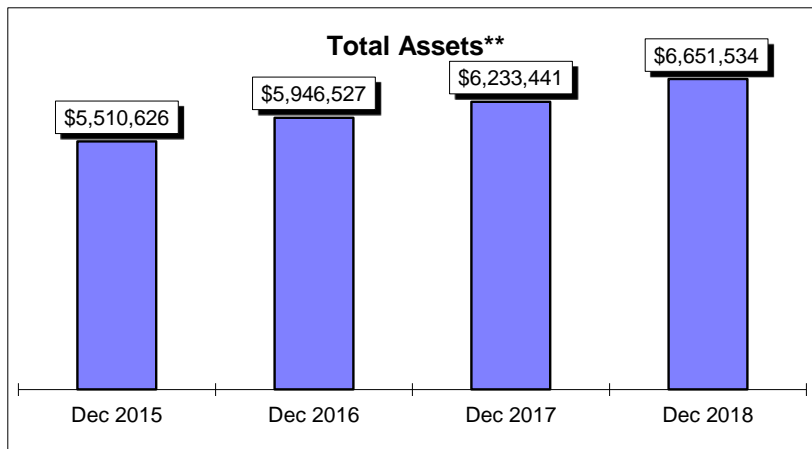
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**WYOMING
STATE BANKS
December 31, 2018**

Graph B



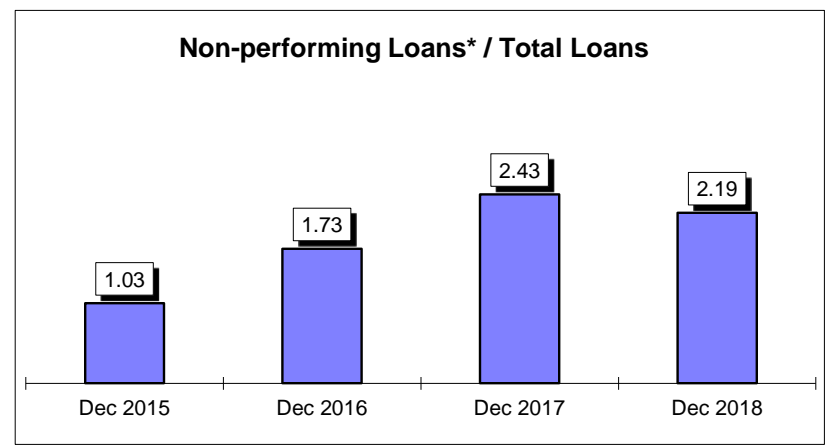
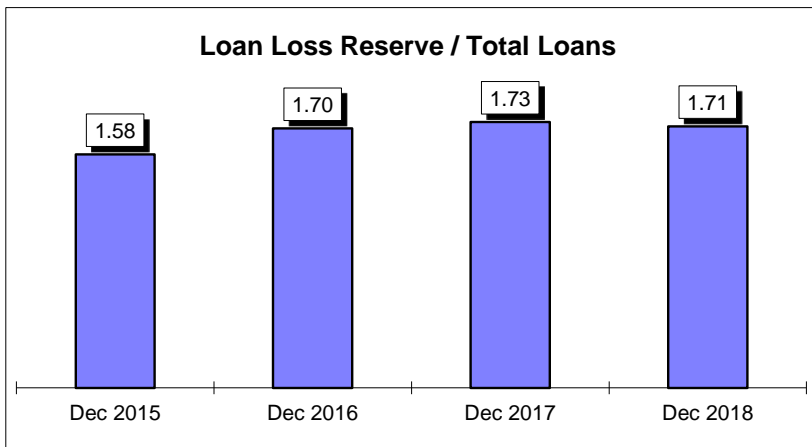
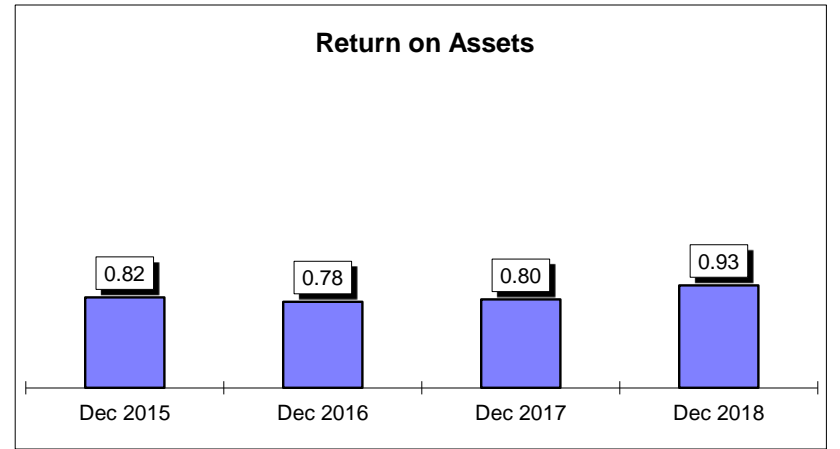
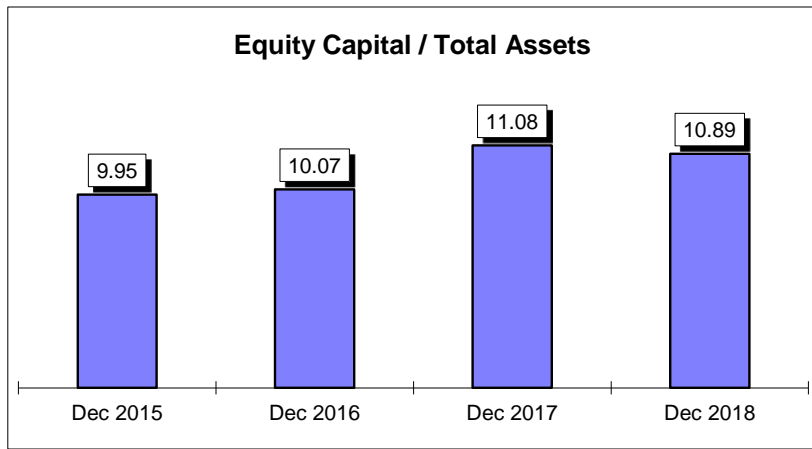
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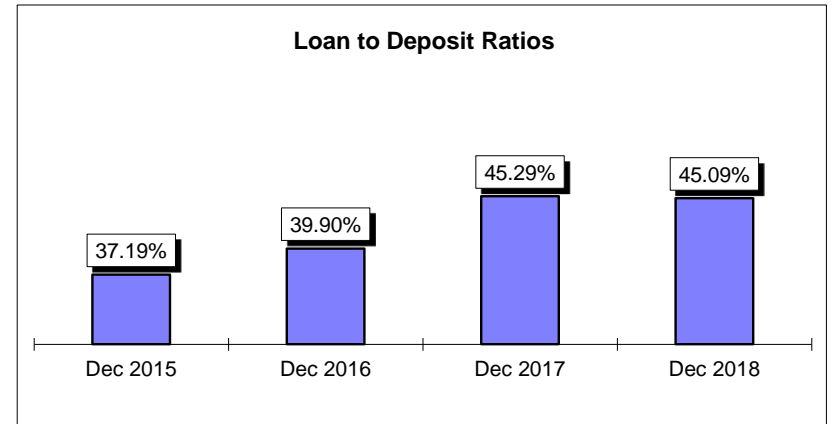
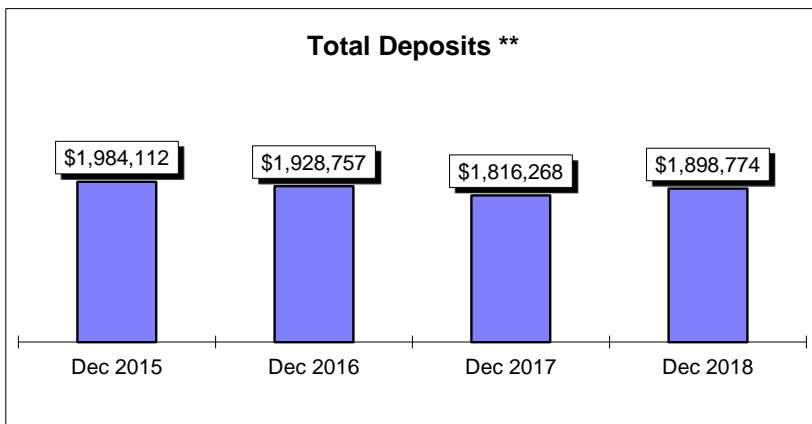
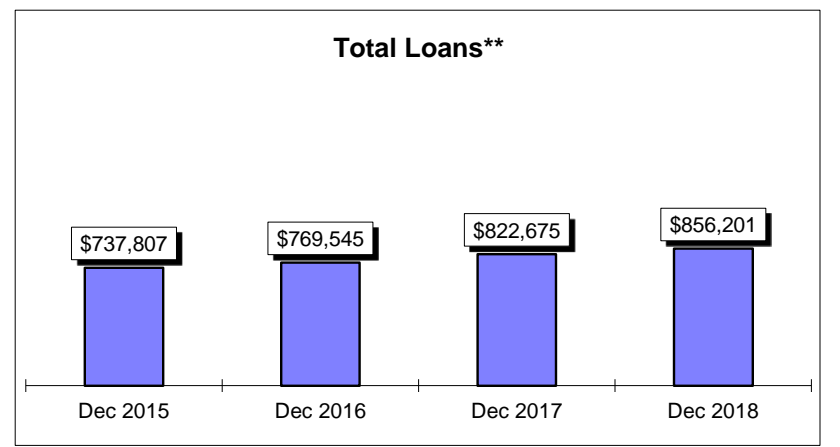
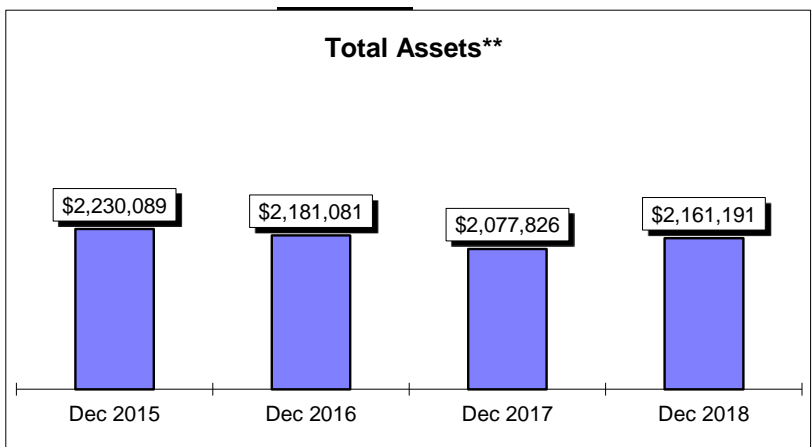
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**WYOMING
NATIONAL BANKS
December 31, 2018**

Graph C



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



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