

**STATE OF WYOMING - DIVISION OF BANKING**  
**ABSTRACT REPORT OF STATE AND NATIONAL BANKS IN WYOMING**  
**December 31, 2012**  
**(000 Omitted)**

	(27) STATE BANKS <small>(52 BRANCHES*)</small>	(5) NATIONAL BANKS <small>(13 BRANCHES*)</small>	COMBINED TOTALS
<b>ASSETS</b>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	140,676	55,803	196,479
b. Interest-bearing balances	394,601	242,209	636,810
Securities			
a. Held-to-maturity securities	150,146	0	150,146
b. Available-for-sale securities	1,378,055	634,607	2,012,662
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	67,958	836	68,794
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	37,218	9,521	46,739
b. Loans & leases, net of unearned income	2,781,828	558,878	3,340,706
c. LESS: Allowance for loan and lease losses	51,118	9,602	60,720
d. Loans & leases, net of unearned income & allowance	2,730,710	549,276	3,279,986
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	121,616	20,719	142,335
Other real estate owned	12,631	3,132	15,763
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	10,041	316	10,357
b. Other Intangible assets	2,268	658	2,926
Other assets	98,140	27,851	125,991
<b>TOTAL ASSETS</b>	<b>5,144,060</b>	<b>1,544,928</b>	<b>6,688,988</b>
<b>LIABILITIES</b>			
Deposits			
a. In domestic offices	4,520,023	1,375,737	5,895,760
1. Noninterest bearing	758,837	321,518	1,080,355
2. Interest bearing	3,761,186	1,054,219	4,815,405
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	3,800	0	3,800
b. Securities sold under agreements to repurchase	37,566	2,241	39,807
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	77,401	1,187	78,588
Subordinated notes and debentures	0	0	0
Other liabilities	12,277	5,364	17,641
<b>TOTAL LIABILITIES</b>	<b>4,651,067</b>	<b>1,384,529</b>	<b>6,035,596</b>
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,300	2,644	23,944
Surplus	186,530	22,429	208,959
a. Retained earnings	261,324	122,825	384,149
b. Accumulated other comprehensive income	23,839	12,501	36,340
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
<b>TOTAL EQUITY CAPITAL</b>	<b>492,993</b>	<b>160,399</b>	<b>653,392</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>5,144,060</b>	<b>1,544,928</b>	<b>6,688,988</b>

\* The information contained in the Abstract Report reflects the 27 state-chartered and 5 nationally-chartered banks in the State of Wyoming and their 65 branches. There are also 12 banks, chartered out-of-state, with 118 branches in Wyoming. Total state and national banking locations in Wyoming - 215

**STATE OF WYOMING - DIVISION OF BANKING**  
**ABSTRACT REPORT OF STATE AND NATIONAL BANKS IN WYOMING**

**December 31, 2011**

**(000 Omitted)**

	(26) STATE BANKS <small>(62 BRANCHES*)</small>	(8) NATIONAL BANKS <small>(16 BRANCHES*)</small>	COMBINED TOTALS
<b>ASSETS</b>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	109,148	55,171	164,319
b. Interest-bearing balances	319,775	201,185	520,960
Securities			
a. Held-to-maturity securities	150,250	2,495	152,745
b. Available-for-sale securities	1,572,958	894,841	2,467,799
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	80,852	25,331	106,183
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	24,110	11,137	35,247
b. Loans & leases, net of unearned income	2,791,944	847,604	3,639,548
c. LESS: Allowance for loan and lease losses	62,595	15,383	77,978
d. Loans & leases, net of unearned income & allowance	2,729,349	832,221	3,561,570
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	125,071	40,086	165,157
Other real estate owned	36,413	6,361	42,774
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	32,609	316	32,925
b. Other Intangible assets	5,513	688	6,201
Other assets	90,684	45,505	136,189
<b>TOTAL ASSETS</b>	<b>5,276,732</b>	<b>2,115,337</b>	<b>7,392,069</b>
<b>LIABILITIES</b>			
Deposits			
a. In domestic offices	4,419,602	1,878,473	6,298,075
1. Noninterest bearing	633,518	412,193	1,045,711
2. Interest bearing	3,786,084	1,466,280	5,252,364
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	0	1,506	1,506
b. Securities sold under agreements to repurchase	89,264	4,946	94,210
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	228,954	9,005	237,959
Subordinated notes and debentures	0	0	0
Other liabilities	18,794	6,243	25,037
<b>TOTAL LIABILITIES</b>	<b>4,756,614</b>	<b>1,900,173</b>	<b>6,656,787</b>
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	20,523	4,844	25,367
Surplus	295,713	27,762	323,475
a. Retained earnings	184,329	167,027	351,356
b. Accumulated other comprehensive income	19,553	15,531	35,084
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
<b>TOTAL EQUITY CAPITAL</b>	<b>520,118</b>	<b>215,164</b>	<b>735,282</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>5,276,732</b>	<b>2,115,337</b>	<b>7,392,069</b>

\* The information contained in the Abstract Report reflects the 26 state-chartered and 8 nationally-chartered banks in the State of Wyoming and their 78 branches. There are also 9 banks, chartered out-of-state, with 105 branches in Wyoming.  
Total state and national banking locations in Wyoming - 217

**TOTAL LOANS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	December 31, 2009	December 31, 2010	December 31, 2011	December 31, 2012
THE BANK OF STAR VALLEY	AFTON	76,680	73,255	68,332	70,137
SECURITY STATE BANK	BASIN	151,929	155,888	174,558	191,453
FIRST NORTHERN BANK OF WYOMING ****	BUFFALO	0	0	0	137,635
JONAH BANK OF WYOMING	CASPER	95,052	115,692	118,063	153,941
CHEYENNE STATE BANK	CHEYENNE	33,275	32,912	28,410	26,822
SECURITY FIRST BANK	CHEYENNE	42,179	40,881	41,030	37,943
TRI-COUNTY BANK	CHEYENNE	40,380	40,603	42,923	47,693
WYOMING BANK AND TRUST	CHEYENNE	68,550	69,359	69,713	75,546
CONVERSE COUNTY BANK	DOUGLAS	120,703	124,673	126,041	121,486
1st BANK **	EVANSTON	296,913	266,505	243,215	0
STATE BANK	GREEN RIVER	31,947	28,840	26,141	24,705
OREGON TRAIL BANK	GUERNSEY	15,721	15,054	14,626	15,030
BANK OF JACKSON HOLE	JACKSON	430,165	396,225	407,611	401,317
ROCKY MOUNTAIN BANK	JACKSON	260,830	184,698	150,406	129,777
CENTRAL BANK & TRUST	LANDER	83,426	80,671	78,915	83,383
WYOMING STATE BANK	LARAMIE	80,785	79,293	91,568	88,638
LUSK STATE BANK	LUSK	30,626	30,346	30,201	27,813
UINTA BANK	MOUNTAIN VIEW	25,182	32,186	34,509	40,373
FIRST STATE BANK OF NEWCASTLE	NEWCASTLE	45,158	47,704	46,603	41,899
FARMERS STATE BANK	PINE BLUFFS	10,503	8,915	7,244	7,237
FIRST BANK OF WYOMING *	POWELL	0	0	130,767	0
COWBOY STATE BANK	RANCHESTER	28,415	30,461	26,465	26,032
BANK OF COMMERCE	RAWLINS	46,204	44,058	42,655	43,466
WYOMING COMMUNITY BANK *****	RIVERTON	0	0	0	72,354
RSNB BANK ***	ROCK SPRINGS	0	0	0	86,093
SUNDANCE STATE BANK	SUNDANCE	66,594	72,764	78,489	83,249
PINNACLE BANK - WYOMING	TORRINGTON	390,293	381,544	390,905	417,719
PLATTE VALLEY BANK	TORRINGTON	164,432	163,636	175,115	188,385
FIRST STATE BANK	WHEATLAND	172,507	172,573	171,549	178,920
<b>TOTAL LOANS - STATE BANKS</b>		<b>2,808,449</b>	<b>2,688,736</b>	<b>2,816,054</b>	<b>2,819,046</b>

\* Converted to state charter June 30, 2011; Merged with Glacier Bank in Kalispell, MT April 30, 2012

\*\* Merged with Glacier Bank in Kalispell, MT April 30, 2012

\*\*\* Converted to state charter May 31, 2012

\*\*\*\* Converted to state charter June 29, 2012

\*\*\*\*\* Converted to state charter December 1, 2012

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

BANK	LOCATION	December 31, 2009	December 31, 2010	December 31, 2011	December 31, 2012
FIRST NATIONAL BANK ***	BUFFALO	119,411	117,187	127,391	0
HILLTOP NATIONAL BANK	CASPER	212,822	220,851	229,049	236,403
FIRST NATIONAL BANK OF GILLETTE	GILLETTE	123,639	119,792	123,420	131,713
SUMMIT NATIONAL BANK	HULETT	42,120	40,930	43,446	38,551
FIRST NATIONAL BANK OF WYOMING	LARAMIE	130,924	101,273	94,634	100,388
FIRST NATIONAL BANK AND TRUST *	POWELL	153,058	143,224	0	0
RAWLINS NATIONAL BANK	RAWLINS	99,530	89,504	68,949	61,344
WYOMING NATIONAL BANK ****	RIVERTON	74,067	72,572	69,900	0
ROCK SPRINGS NATIONAL BANK **	ROCK SPRINGS	146,871	117,668	101,952	0
<b>TOTAL LOANS - NATIONAL BANKS</b>		<b>1,102,442</b>	<b>1,023,001</b>	<b>858,741</b>	<b>568,399</b>

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\*\*\*\* Converted to state charter December 1, 2012

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	December 31, 2009	December 31, 2010	December 31, 2011	December 31, 2012
THE BANK OF STAR VALLEY	AFTON	95,911	101,175	104,393	102,562
SECURITY STATE BANK	BASIN	221,838	241,489	256,747	271,687
FIRST NORTHERN BANK OF WYOMING ****	BUFFALO	0	0	0	222,636
JONAH BANK OF WYOMING	CASPER	119,549	166,378	180,547	205,381
CHEYENNE STATE BANK	CHEYENNE	37,136	37,146	35,885	31,723
SECURITY FIRST BANK	CHEYENNE	52,711	58,320	55,779	57,102
TRI-COUNTY BANK	CHEYENNE	41,483	42,501	42,825	48,979
WYOMING BANK AND TRUST	CHEYENNE	84,256	107,741	108,125	124,380
CONVERSE COUNTY BANK	DOUGLAS	248,644	280,858	340,878	370,122
1st BANK **	EVANSTON	421,271	468,966	535,670	0
STATE BANK	GREEN RIVER	37,479	35,597	34,100	36,729
OREGON TRAIL BANK	GUERNSEY	26,661	26,403	25,569	28,484
BANK OF JACKSON HOLE	JACKSON	461,713	501,460	516,128	578,230
ROCKY MOUNTAIN BANK	JACKSON	253,198	234,052	180,563	147,092
CENTRAL BANK & TRUST	LANDER	137,335	139,392	127,608	137,883
WYOMING STATE BANK	LARAMIE	111,655	107,212	113,384	123,814
LUSK STATE BANK	LUSK	38,057	39,250	45,529	49,441
UINTA BANK	MOUNTAIN VIEW	66,121	76,026	82,956	89,014
FIRST STATE BANK OF NEWCASTLE	NEWCASTLE	113,011	118,967	128,577	139,558
FARMERS STATE BANK	PINE BLUFFS	16,735	20,042	20,049	19,220
FIRST BANK OF WYOMING *	POWELL	0	0	288,482	0
COWBOY STATE BANK	RANCHESTER	40,911	39,991	36,940	37,301
BANK OF COMMERCE	RAWLINS	93,096	99,013	106,856	111,220
WYOMING COMMUNITY BANK *****	RIVERTON	0	0	0	106,826
RSNB BANK ***	ROCK SPRINGS	0	0	0	320,772
SUNDANCE STATE BANK	SUNDANCE	115,492	119,735	126,067	145,294
PINNACLE BANK - WYOMING	TORRINGTON	468,395	509,008	524,113	587,167
PLATTE VALLEY BANK	TORRINGTON	154,107	165,182	163,813	178,214
FIRST STATE BANK	WHEATLAND	224,752	242,844	238,019	249,192
<b>TOTAL DEPOSITS - STATE BANKS</b>		<b>3,681,517</b>	<b>3,978,748</b>	<b>4,419,602</b>	<b>4,520,023</b>

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\*\*\*\*\* Converted to state charter December 1, 2012

STATE BANKS LOAN/DEPOSIT RATIOS	76.29%	67.58%	63.72%	62.37%
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**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING NATIONAL BANKS**

<b>BANK</b>	<b>LOCATION</b>	<b>December 31, 2009</b>	<b>December 31, 2010</b>	<b>December 31, 2011</b>	<b>December 31, 2012</b>
FIRST NATIONAL BANK ***	BUFFALO	169,370	191,643	195,664	0
HILLTOP NATIONAL BANK	CASPER	413,856	434,375	513,567	569,618
FIRST NATIONAL BANK OF GILLETTE	GILLETTE	369,558	341,878	398,010	462,152
SUMMIT NATIONAL BANK	HULETT	64,605	65,166	61,446	57,765
FIRST NATIONAL BANK OF WYOMING	LARAMIE	181,747	157,536	160,297	149,523
FIRST NATIONAL BANK AND TRUST *	POWELL	247,257	258,454	0	0
RAWLINS NATIONAL BANK	RAWLINS	131,123	128,470	130,841	136,679
WYOMING NATIONAL BANK ****	RIVERTON	86,482	96,510	98,091	0
ROCK SPRINGS NATIONAL BANK **	ROCK SPRINGS	288,036	304,388	320,557	0
<b>TOTAL DEPOSITS - NATIONAL BANKS</b>		<b>1,952,034</b>	<b>1,978,420</b>	<b>1,878,473</b>	<b>1,375,737</b>

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NATIONAL BANKS LOAN/DEPOSIT RATIOS	56.48%	51.71%	45.71%	41.32%
ALL BANKS LOAN/DEPOSIT RATIOS	69.42%	62.31%	58.35%	57.46%

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

BANK	LOCATION	December 31, 2009	December 31, 2010	December 31, 2011	December 31, 2012
THE BANK OF STAR VALLEY	AFTON	112,356	114,419	119,109	117,817
SECURITY STATE BANK	BASIN	263,090	286,506	303,410	318,948
FIRST NORTHERN BANK OF WYOMING ****	BUFFALO	0	0	0	244,616
JONAH BANK OF WYOMING	CASPER	133,964	181,644	199,079	228,997
CHEYENNE STATE BANK	CHEYENNE	41,925	42,145	41,098	37,357
SECURITY FIRST BANK	CHEYENNE	60,934	66,573	63,639	64,615
TRI-COUNTY BANK	CHEYENNE	52,770	53,796	55,068	58,295
WYOMING BANK AND TRUST	CHEYENNE	96,872	120,513	121,388	139,364
CONVERSE COUNTY BANK	DOUGLAS	273,533	311,306	374,339	408,373
1st BANK **	EVANSTON	651,257	716,070	785,634	0
STATE BANK	GREEN RIVER	42,196	40,217	38,942	41,682
OREGON TRAIL BANK	GUERNSEY	30,046	29,751	28,822	31,681
BANK OF JACKSON HOLE	JACKSON	509,337	551,088	569,052	633,081
ROCKY MOUNTAIN BANK	JACKSON	338,897	286,994	222,215	204,309
CENTRAL BANK & TRUST	LANDER	157,348	156,249	149,976	160,949
WYOMING STATE BANK	LARAMIE	127,268	124,097	131,137	142,022
LUSK STATE BANK	LUSK	41,857	43,539	50,828	55,112
UINTA BANK	MOUNTAIN VIEW	72,367	88,522	96,507	103,083
FIRST STATE BANK OF NEWCASTLE	NEWCASTLE	130,455	136,740	147,495	159,739
FARMERS STATE BANK	PINE BLUFFS	19,331	21,847	21,799	21,102
FIRST BANK OF WYOMING *	POWELL	0	0	391,151	0
COWBOY STATE BANK	RANCHESTER	45,019	43,847	40,916	41,148
BANK OF COMMERCE	RAWLINS	105,696	110,850	119,810	124,916
WYOMING COMMUNITY BANK *****	RIVERTON	0	0	0	124,020
RSNB BANK ***	ROCK SPRINGS	0	0	0	362,049
SUNDANCE STATE BANK	SUNDANCE	125,293	129,772	137,838	157,969
PINNACLE BANK - WYOMING	TORRINGTON	534,496	576,529	597,680	660,628
PLATTE VALLEY BANK	TORRINGTON	187,899	199,404	201,305	221,445
FIRST STATE BANK	WHEATLAND	254,151	270,623	268,495	280,743
<b>TOTAL ASSETS - STATE BANKS</b>		<b>4,408,357</b>	<b>4,703,041</b>	<b>5,276,732</b>	<b>5,144,060</b>

\* Converted to state charter June 30, 2011; Merged with Glacier Bank in Kalispell, MT April 30, 2012

\*\* Merged with Glacier Bank in Kalispell, MT April 30, 2012

\*\*\* Converted to state charter May 31, 2012

\*\*\*\* Converted to state charter June 29, 2012

\*\*\*\*\* Converted to state charter December 1, 2012

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

BANK	LOCATION	December 31, 2009	December 31, 2010	December 31, 2011	December 31, 2012
FIRST NATIONAL BANK ***	BUFFALO	187,072	211,154	216,013	0
HILLTOP NATIONAL BANK	CASPER	460,472	482,306	572,190	637,046
FIRST NATIONAL BANK OF GILLETTE	GILLETTE	412,930	389,786	450,458	517,343
SUMMIT NATIONAL BANK	HULETT	73,340	73,563	71,501	64,725
FIRST NATIONAL BANK OF WYOMING	LARAMIE	204,043	178,970	181,380	171,704
FIRST NATIONAL BANK AND TRUST *	POWELL	295,953	352,098	0	0
RAWLINS NATIONAL BANK	RAWLINS	151,060	146,039	149,705	154,110
WYOMING NATIONAL BANK ****	RIVERTON	95,312	108,513	112,511	0
ROCK SPRINGS NATIONAL BANK **	ROCK SPRINGS	321,745	336,589	361,579	0
<b>TOTAL ASSETS - NATIONAL BANKS</b>		<b>2,201,927</b>	<b>2,279,018</b>	<b>2,115,337</b>	<b>1,544,928</b>

\* Converted to state charter June 30, 2011

\*\* Converted to state charter May 31, 2012

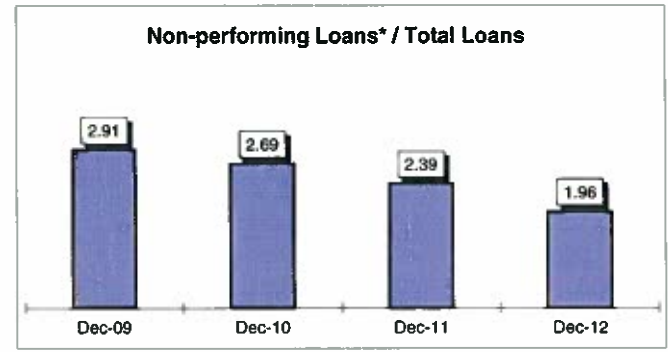
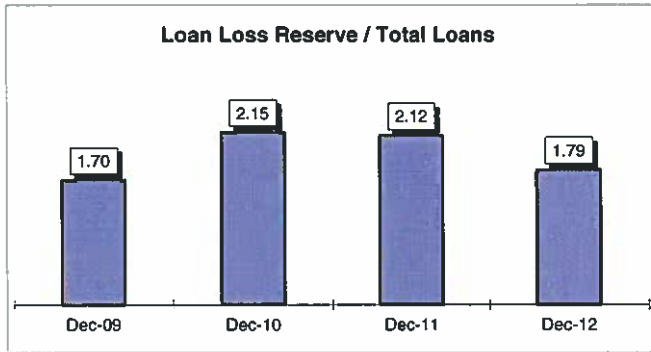
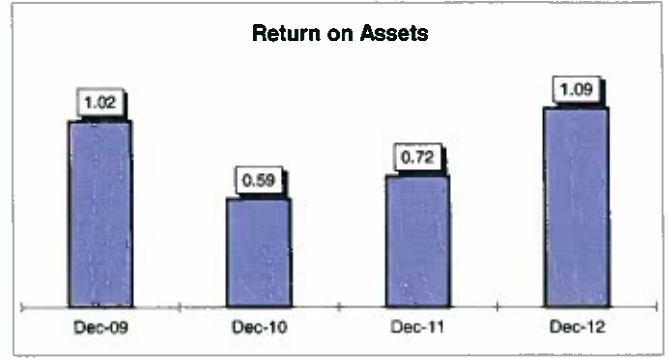
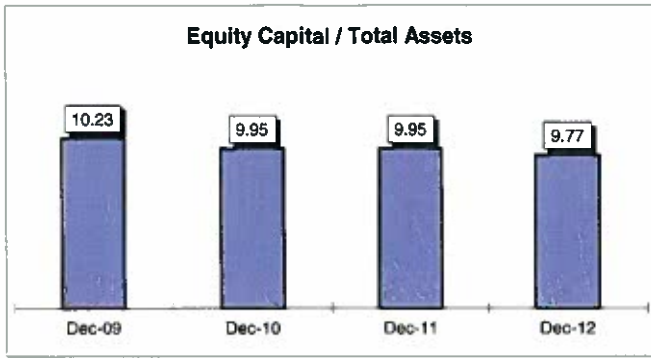
\*\*\* Converted to state charter June 29, 2012

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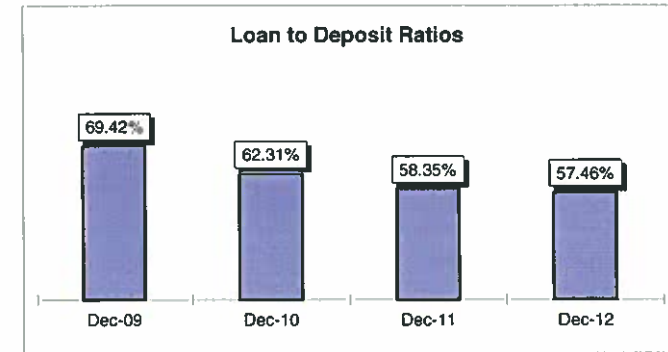
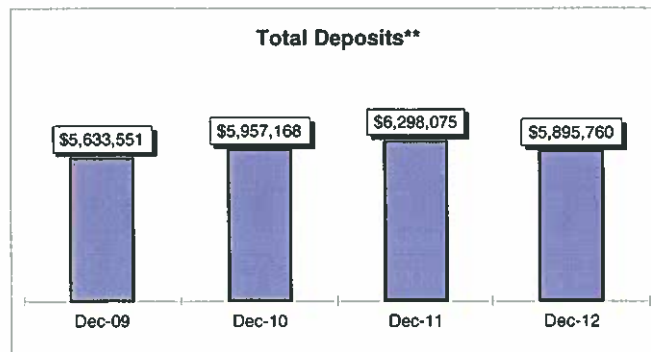
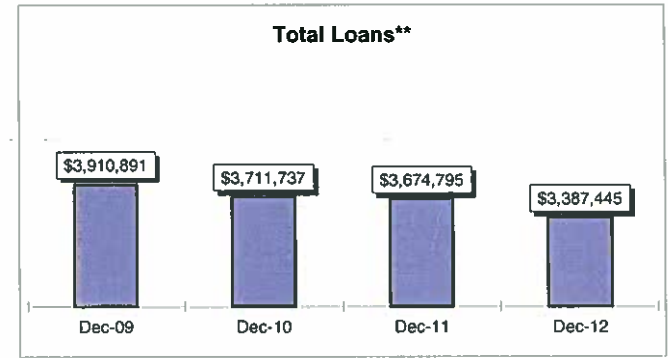
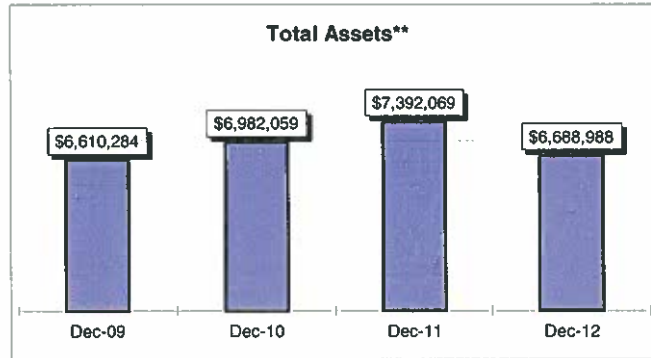


**WYOMING  
STATE AND NATIONAL BANKS  
December 31, 2012**

Graph A



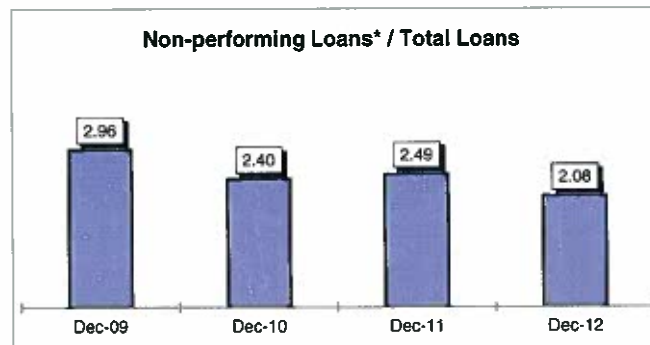
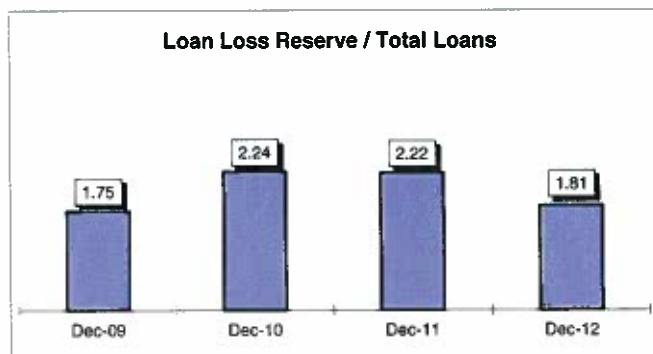
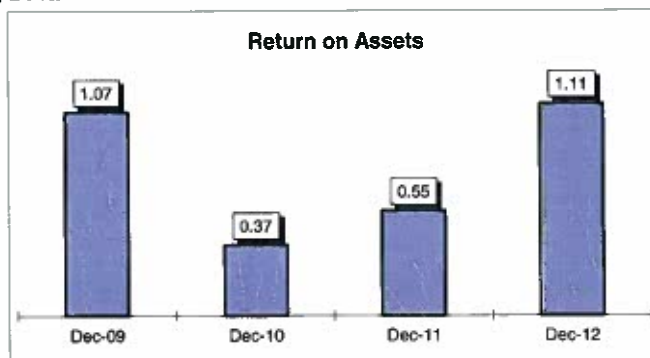
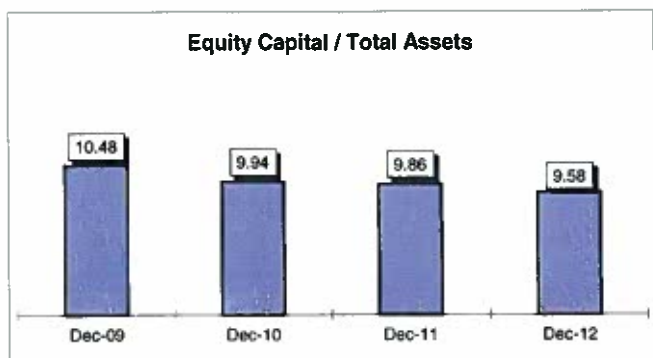
\*Non-performing = 90+ days past due plus nonaccrual totals



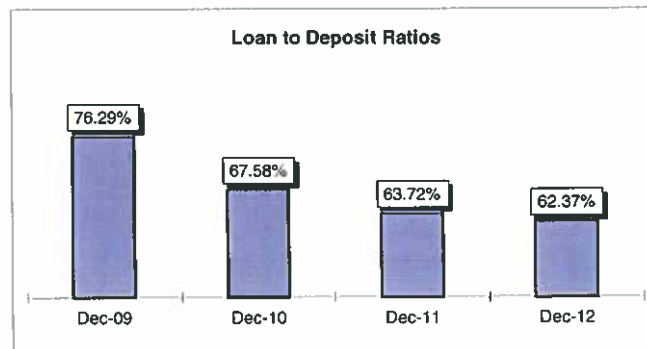
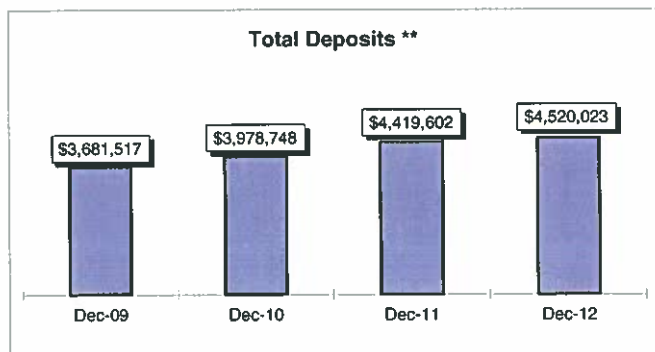
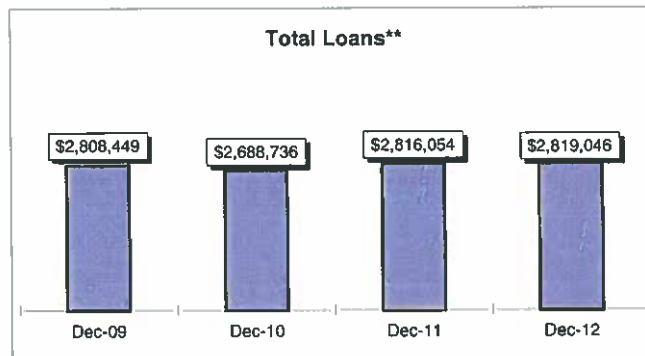
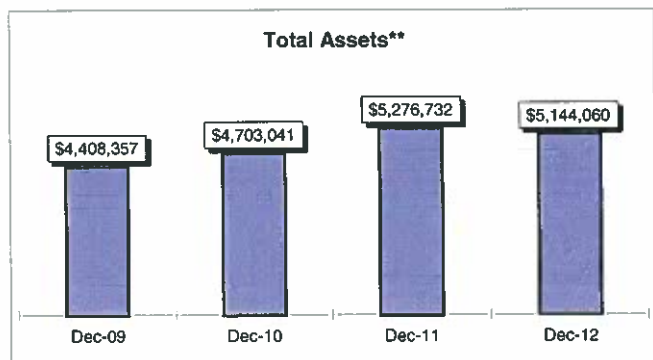
\*\* 000 omitted

**WYOMING  
STATE BANKS  
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Graph B



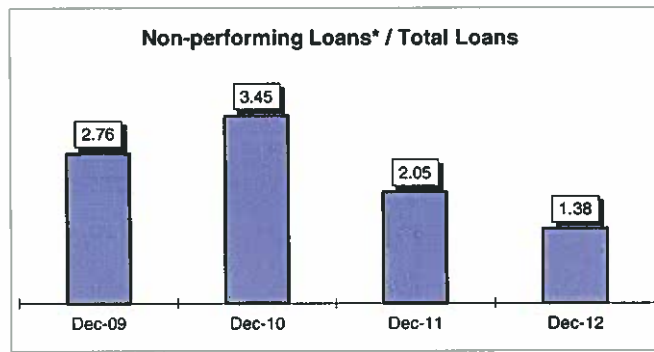
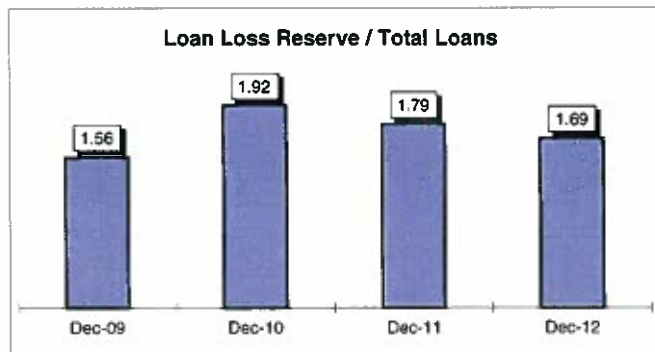
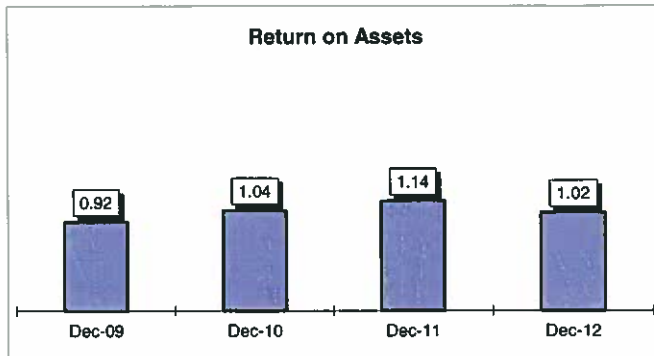
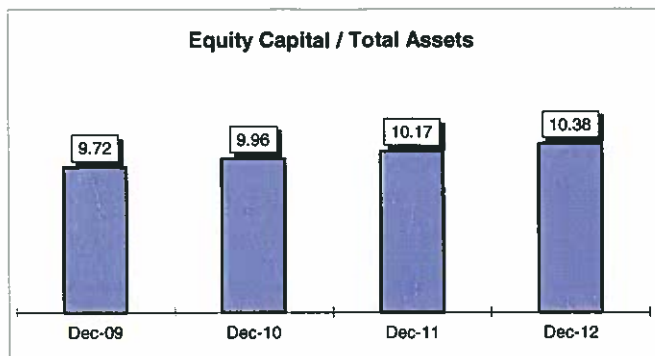
\*Non-performing = 90+ days past due plus nonaccrual totals



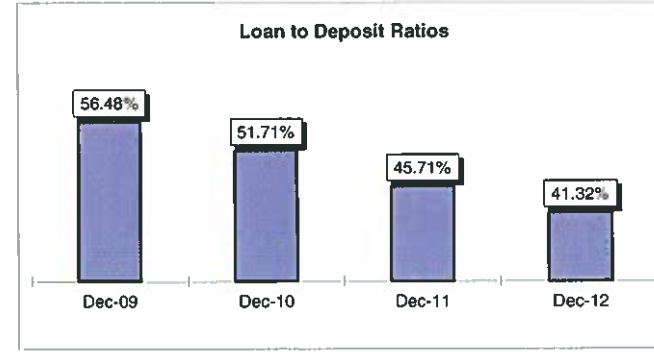
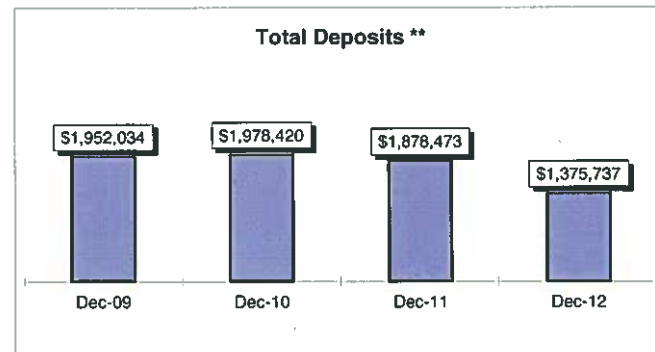
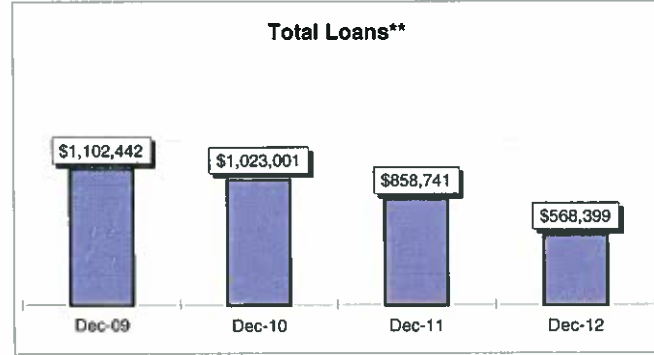
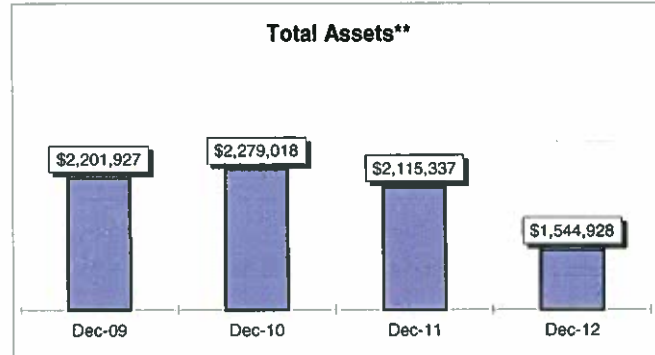
\*\* 000 omitted

**WYOMING  
NATIONAL BANKS  
December 31, 2012**

Graph C



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



\*\* 000 omitted