

**STATE OF WYOMING**  
**DIVISION OF BANKING**

**Dec 2013**  
**(000 Omitted)**

	(27) STATE BANKS <small>(52 BRANCHES*)</small>	(4) NATIONAL BANKS <small>(11 BRANCHES*)</small>	COMBINED TOTALS
<b>ASSETS</b>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	116,476	36,514	152,990
b. Interest-bearing balances	330,159	212,199	542,358
Securities			
a. Held-to-maturity securities	146,035	0	146,035
b. Available-for-sale securities	1,403,202	669,466	2,072,668
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	38,016	0	38,016
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	14,878	2,806	17,684
b. Loans & leases, net of unearned income	2,766,812	453,322	3,220,134
c. LESS: Allowance for loan and lease losses	50,086	7,393	57,479
d. Loans & leases, net of unearned income & allowance	2,716,726	445,929	3,162,655
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	126,034	12,796	138,830
Other real estate owned	21,011	673	21,684
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	2,322	384	2,706
Other assets	98,847	21,860	120,707
<b>TOTAL ASSETS</b>	<b>5,023,747</b>	<b>1,402,943</b>	<b>6,426,690</b>
<b>LIABILITIES</b>			
Deposits			
a. In domestic offices	4,414,609	1,269,024	5,683,633
1. Noninterest bearing	872,343	278,835	1,151,178
2. Interest bearing	3,542,266	990,189	4,532,455
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	4,290	0	4,290
b. Securities sold under agreements to repurchase	43,253	3,795	47,048
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	51,848	1,151	52,999
Subordinated notes and debentures	0	0	0
Other liabilities	13,925	4,359	18,284
<b>TOTAL LIABILITIES</b>	<b>4,527,925</b>	<b>1,278,329</b>	<b>5,806,254</b>
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,340	2,320	23,660
Surplus	203,614	11,612	215,226
a. Retained earnings	277,515	123,997	401,512
b. Accumulated other comprehensive income	(6,647)	(13,315)	(19,962)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
<b>TOTAL EQUITY CAPITAL</b>	<b>495,822</b>	<b>124,614</b>	<b>620,436</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>5,023,747</b>	<b>1,402,943</b>	<b>6,426,690</b>

\* The information contained in the Abstract Report reflects the 27 state-chartered and 4 nationally-chartered banks (excluding Federal thrifts) in the State of Wyoming and their 63 branches. There are also 11 banks, chartered out-of-state, with 121 branches in Wyoming. Total state and national banking locations in Wyoming - 215.

**TOTAL LOANS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2010	Dec 2011	Dec 2012	Dec 2013
BANK OF STAR VALLEY, THE	Afton	73,255	68,332	70,137	74,146
SECURITY STATE BANK	Basin	155,888	174,558	191,453	188,107
FIRST NORTHERN BANK OF WYOMING **	Buffalo	117,187	127,391	137,635	140,099
JONAH BANK OF WYOMING	Casper	115,692	118,063	153,941	153,181
CHEYENNE STATE BANK	Cheyenne	32,912	28,410	26,822	25,878
SECURITY FIRST BANK	Cheyenne	40,881	41,030	37,943	38,361
TRI-COUNTY BANK	Cheyenne	40,603	42,923	47,693	45,477
WYOMING BANK & TRUST	Cheyenne	69,359	69,713	75,546	79,422
CONVERSE COUNTY BANK, THE	Douglas	124,673	126,041	121,486	133,443
STATE BANK	Green River	28,840	26,141	24,705	21,401
OREGON TRAIL BANK	Guernsey	15,054	14,626	15,030	16,219
BANK OF JACKSON HOLE	Jackson	410,368	407,611	401,317	376,966
ROCKY MOUNTAIN BANK	Jackson	184,698	150,406	129,777	129,066
CENTRAL BANK AND TRUST	Lander	80,671	78,915	83,383	87,393
CAPITAL WEST BANK ****	Laramie	101,273	94,634	100,388	105,528
WYOMING STATE BANK	Laramie	79,293	91,568	88,638	94,258
LUSK STATE BANK	Lusk	30,346	30,201	27,813	27,202
UINTA BANK	Mountain View	32,186	34,509	40,373	43,463
FIRST STATE BANK OF NEWCASTLE	Newcastle	47,704	46,603	41,899	37,017
FARMERS STATE BANK	Pine Bluffs	8,915	7,244	7,237	7,268
COWBOY STATE BANK	Ranchester	30,461	26,465	26,032	26,083
BANK OF COMMERCE	Rawlins	44,058	42,655	43,466	44,745
WYOMING COMMUNITY BANK ***	Riverton	72,572	69,900	72,354	78,632
RSNB BANK *	Rock Springs	117,668	101,952	86,093	71,847
SUNDANCE STATE BANK	Sundance	72,764	78,489	83,249	89,260
PINNACLE BANK - WYOMING	Torrington	381,544	390,905	417,719	437,946
PLATTE VALLEY BANK	Torrington	163,636	175,115	188,385	209,282
<b>TOTAL LOANS - STATE BANKS</b>		<b>2,672,501</b>	<b>2,664,400</b>	<b>2,740,514</b>	<b>2,781,690</b>

\* Converted to state charter May 31, 2012

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

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

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

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

<b>BANK</b>	<b>LOCATION</b>	<b>Dec 2010</b>	<b>Dec 2011</b>	<b>Dec 2012</b>	<b>Dec 2013</b>
HILLTOP NATIONAL BANK	Casper	220,851	229,049	236,403	237,233
FIRST NATIONAL BANK OF GILLETTE	Gillette	119,792	123,420	131,713	120,485
SUMMIT NATIONAL BANK	Hulett	40,930	43,446	38,551	37,735
RAWLINS NATIONAL BANK, THE	Rawlins	89,504	68,949	61,344	60,675
<b>TOTAL LOANS - NATIONAL BANKS</b>		<b>471,077</b>	<b>464,864</b>	<b>468,011</b>	<b>456,128</b>

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING STATE BANKS**

BANK	LOCATION	Dec 2010	Dec 2011	Dec 2012	Dec 2013
BANK OF STAR VALLEY, THE	Afton	101,175	104,393	102,562	106,632
SECURITY STATE BANK	Basin	241,489	256,746	271,687	266,505
FIRST NORTHERN BANK OF WYOMING **	Buffalo	191,642	195,664	222,636	224,559
JONAH BANK OF WYOMING	Casper	166,378	180,547	205,381	230,598
CHEYENNE STATE BANK	Cheyenne	37,146	35,885	31,722	29,728
SECURITY FIRST BANK	Cheyenne	58,320	55,779	57,102	56,583
TRI-COUNTY BANK	Cheyenne	42,501	42,825	48,979	53,870
WYOMING BANK & TRUST	Cheyenne	107,741	108,125	124,380	120,934
CONVERSE COUNTY BANK, THE	Douglas	280,858	340,878	370,122	407,690
STATE BANK	Green River	35,597	34,100	36,728	34,921
OREGON TRAIL BANK	Guernsey	26,403	25,569	28,484	26,927
BANK OF JACKSON HOLE	Jackson	501,460	516,128	578,230	485,033
ROCKY MOUNTAIN BANK	Jackson	234,052	180,563	147,092	160,272
CENTRAL BANK AND TRUST	Lander	139,392	127,608	137,883	137,164
CAPITAL WEST BANK ****	Laramie	157,536	160,297	149,524	146,337
WYOMING STATE BANK	Laramie	107,212	113,384	123,814	128,792
LUSK STATE BANK	Lusk	39,250	45,529	49,441	51,053
UINTA BANK	Mountain View	76,026	82,956	89,014	96,737
FIRST STATE BANK OF NEWCASTLE	Newcastle	118,967	128,577	139,558	133,826
FARMERS STATE BANK	Pine Bluffs	20,042	20,049	19,220	20,492
COWBOY STATE BANK	Ranchester	39,991	36,940	37,302	37,560
BANK OF COMMERCE	Rawlins	99,013	106,856	111,220	107,764
WYOMING COMMUNITY BANK ***	Riverton	96,510	98,091	106,826	113,683
RSNB BANK *	Rock Springs	304,388	320,557	320,772	326,945
SUNDANCE STATE BANK	Sundance	119,735	126,067	145,294	149,975
PINNACLE BANK - WYOMING	Torrington	509,008	524,113	587,167	574,580
PLATTE VALLEY BANK	Torrington	165,182	163,813	178,214	185,449
<b>TOTAL DEPOSITS - STATE BANKS</b>		<b>4,017,014</b>	<b>4,132,039</b>	<b>4,420,354</b>	<b>4,414,609</b>

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STATE BANKS LOAN/DEPOSIT RATIOS

66.53%

64.48%

62.00%

63.01%

**TOTAL DEPOSITS COMPARISON** (000 omitted)

**WYOMING NATIONAL BANKS**

<b>FIRST NATIONAL BANK OF GILLETTE</b>	<b>LOCATION</b>	<b>Dec 2010</b>	<b>Dec 2011</b>	<b>Dec 2012</b>	<b>Dec 2013</b>
HILLTOP NATIONAL BANK	Casper	434,375	513,567	569,618	596,429
FIRST NATIONAL BANK OF GILLETTE	Gillette	341,878	398,010	462,152	483,124
SUMMIT NATIONAL BANK	Hulett	65,166	61,446	57,765	53,602
RAWLINS NATIONAL BANK, THE	Rawlins	128,470	130,841	136,679	135,869
<b>TOTAL DEPOSITS - NATIONAL BANKS</b>		<b>969,889</b>	<b>1,103,864</b>	<b>1,226,214</b>	<b>1,269,024</b>

NATIONAL BANKS LOAN/DEPOSIT RATIOS 48.57%                      42.11%                      38.17%                      35.94%

ALL BANKS LOAN/DEPOSIT RATIOS 63.04%                      59.77%                      56.82%                      56.97%

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

BANK	LOCATION	Dec 2010	Dec 2011	Dec 2012	Dec 2013
BANK OF STAR VALLEY, THE	Afton	114,419	119,109	117,817	122,584
SECURITY STATE BANK	Basin	286,523	303,410	318,948	313,861
FIRST NORTHERN BANK OF WYOMING **	Buffalo	211,154	216,013	244,616	245,421
JONAH BANK OF WYOMING	Casper	181,644	199,079	228,997	254,927
CHEYENNE STATE BANK	Cheyenne	42,145	41,098	37,357	35,405
SECURITY FIRST BANK	Cheyenne	66,573	63,639	64,615	63,579
TRI-COUNTY BANK	Cheyenne	53,796	55,068	58,295	61,257
WYOMING BANK & TRUST	Cheyenne	120,513	121,388	139,364	136,408
CONVERSE COUNTY BANK, THE	Douglas	311,306	374,339	408,373	446,760
STATE BANK	Green River	40,217	38,942	41,682	39,873
OREGON TRAIL BANK	Guernsey	29,751	28,822	31,681	30,091
BANK OF JACKSON HOLE	Jackson	551,088	568,951	633,081	541,486
ROCKY MOUNTAIN BANK	Jackson	286,994	222,215	204,309	206,067
CENTRAL BANK AND TRUST	Lander	156,249	149,976	160,949	160,929
CAPITAL WEST BANK ****	Laramie	178,970	181,380	171,704	167,399
WYOMING STATE BANK	Laramie	124,097	131,137	142,022	147,639
LUSK STATE BANK	Lusk	43,539	50,828	55,112	56,941
UINTA BANK	Mountain View	88,522	96,507	103,083	111,736
FIRST STATE BANK OF NEWCASTLE	Newcastle	136,740	147,495	159,728	152,357
FARMERS STATE BANK	Pine Bluffs	21,817	21,799	21,102	22,116
COWBOY STATE BANK	Ranchester	43,626	40,916	41,148	41,338
BANK OF COMMERCE	Rawlins	110,850	119,810	124,916	120,535
WYOMING COMMUNITY BANK ***	Riverton	108,513	112,511	124,020	128,528
RSNB BANK *	Rock Springs	336,589	361,579	362,049	364,034
SUNDANCE STATE BANK	Sundance	129,772	137,838	157,969	162,762
PINNACLE BANK - WYOMING	Torrington	576,529	597,680	660,628	654,362
PLATTE VALLEY BANK	Torrington	199,404	201,305	221,445	235,352
<b>TOTAL ASSETS - STATE BANKS</b>		<b>4,551,340</b>	<b>4,702,834</b>	<b>5,035,010</b>	<b>5,023,747</b>

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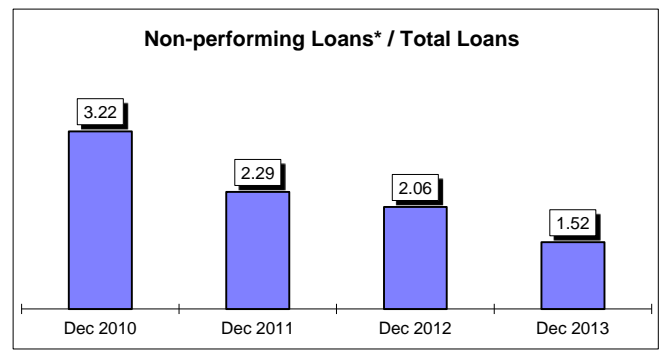
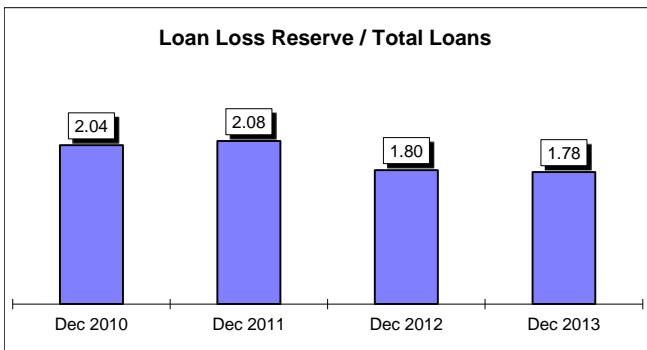
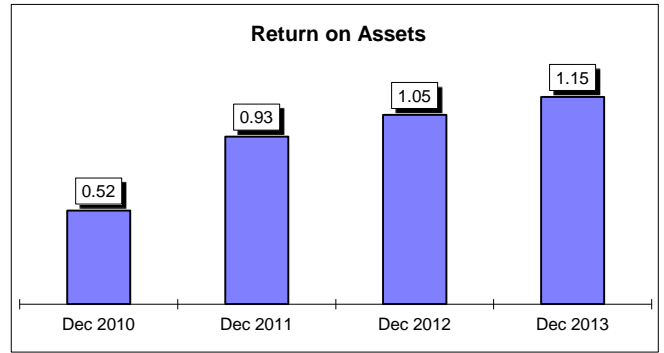
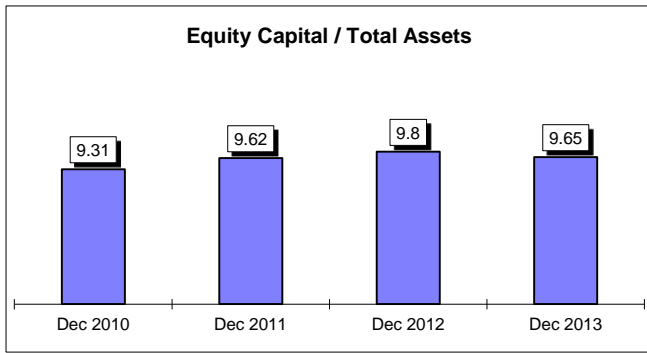
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**TOTAL ASSETS COMPARISON** (000 omitted)**WYOMING NATIONAL BANKS**

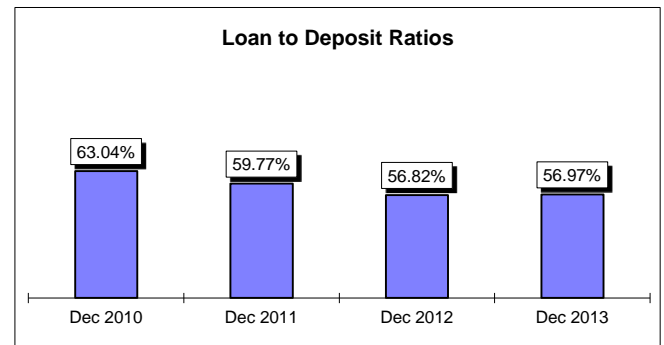
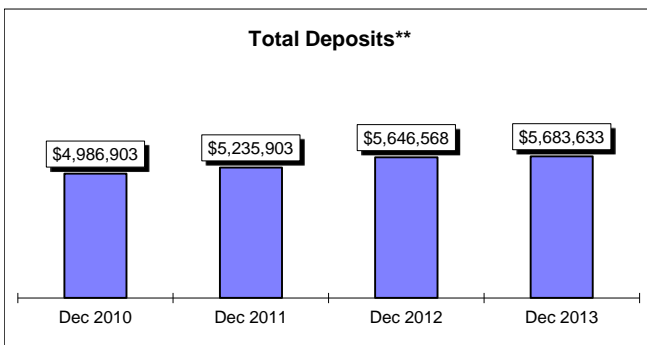
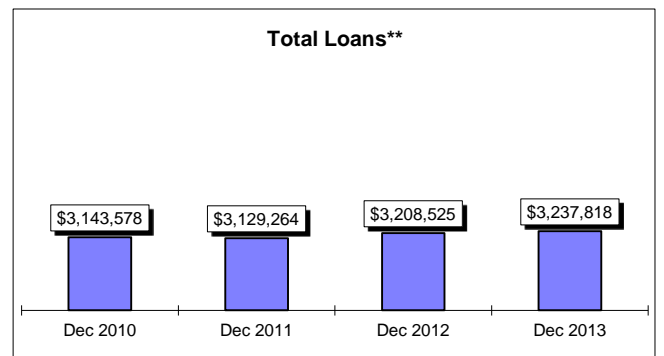
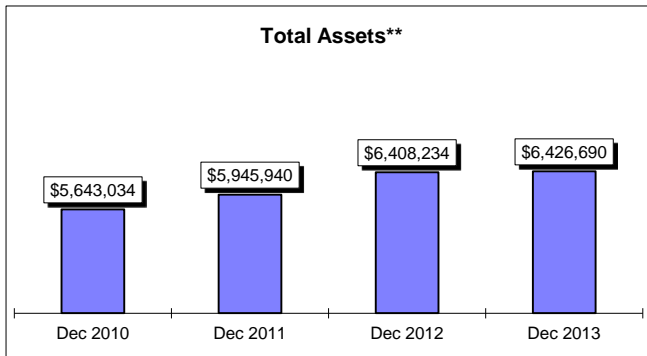
<b>BANK</b>	<b>LOCATION</b>	<b>Dec 2010</b>	<b>Dec 2011</b>	<b>Dec 2012</b>	<b>Dec 2013</b>
HILLTOP NATIONAL BANK	Casper	482,306	572,190	637,046	650,112
FIRST NATIONAL BANK OF GILLETTE	Gillette	389,786	450,458	517,343	536,416
SUMMIT NATIONAL BANK	Hulett	73,563	70,935	64,725	61,254
RAWLINS NATIONAL BANK, THE	Rawlins	146,039	149,523	154,110	155,161
<b>TOTAL ASSETS - NATIONAL BANKS</b>		<b>1,091,694</b>	<b>1,243,106</b>	<b>1,373,224</b>	<b>1,402,943</b>

**WYOMING  
STATE AND NATIONAL BANKS  
December 31, 2013**

Graph A



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

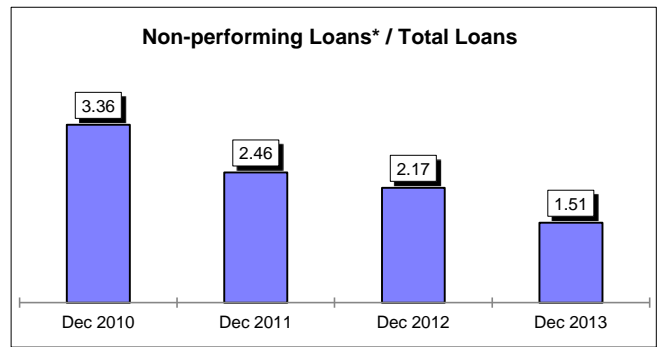
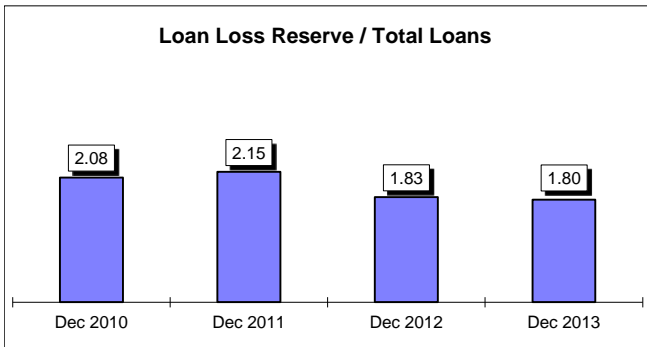
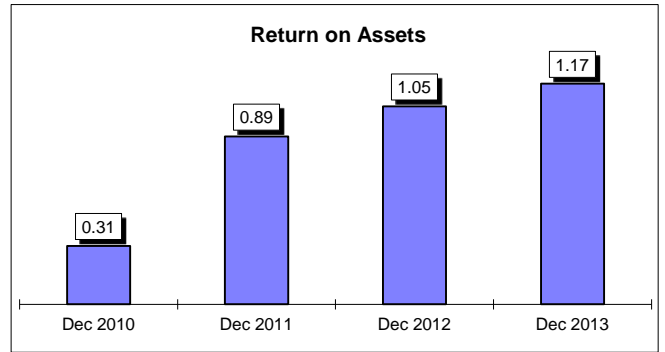
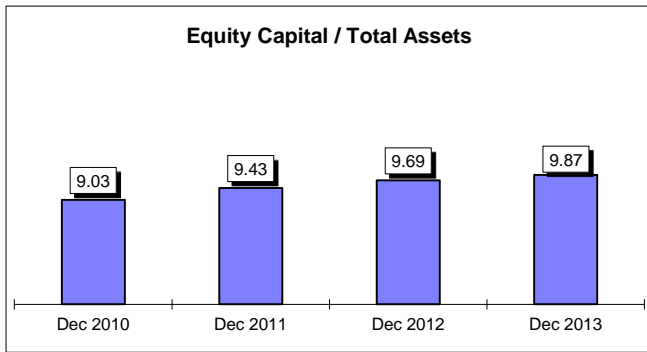


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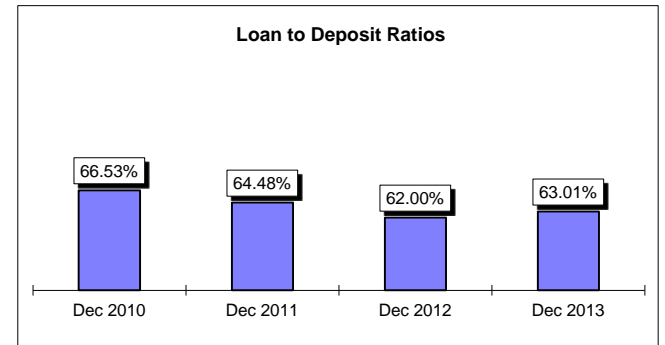
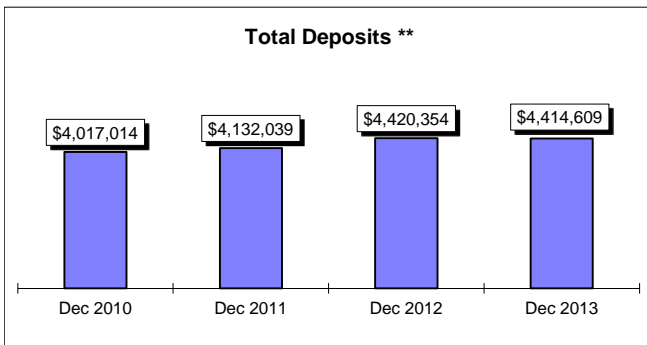
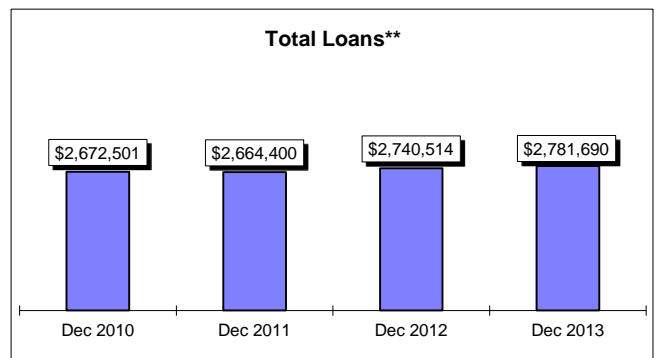
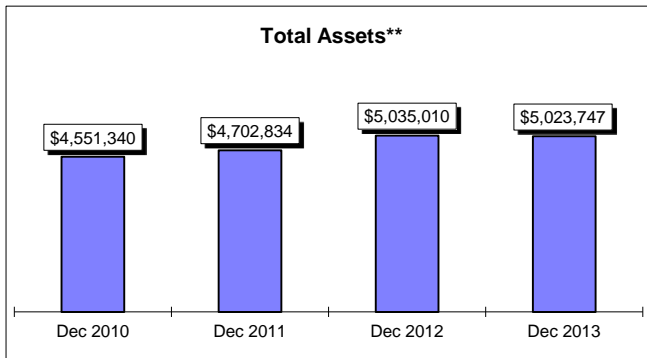


**WYOMING  
STATE BANKS  
December 31, 2013**

Graph B



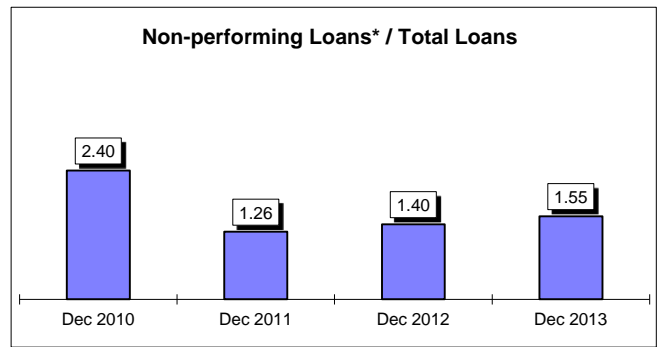
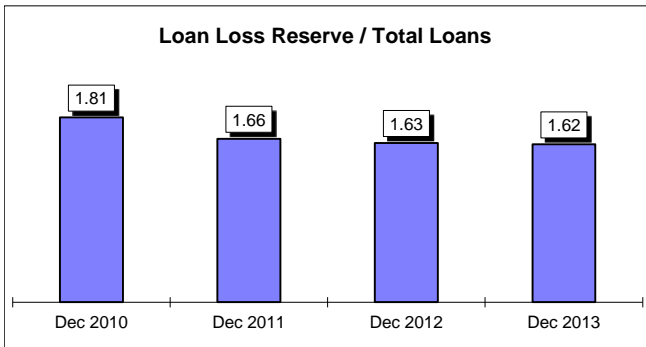
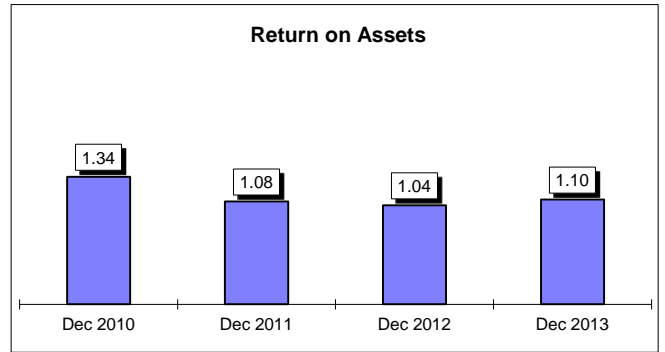
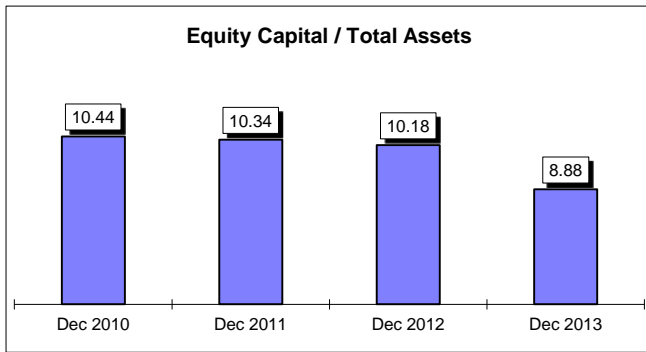
\*Non-performing = 90+ days past due plus nonaccrual totals



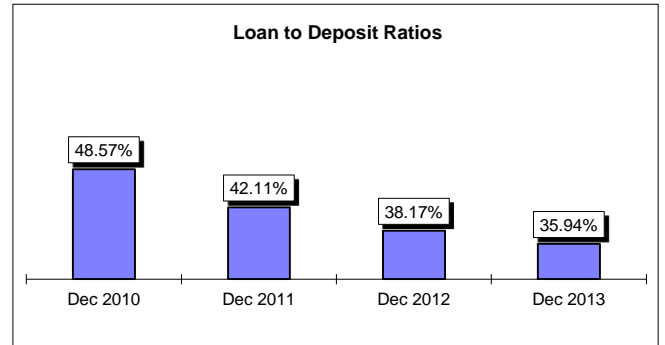
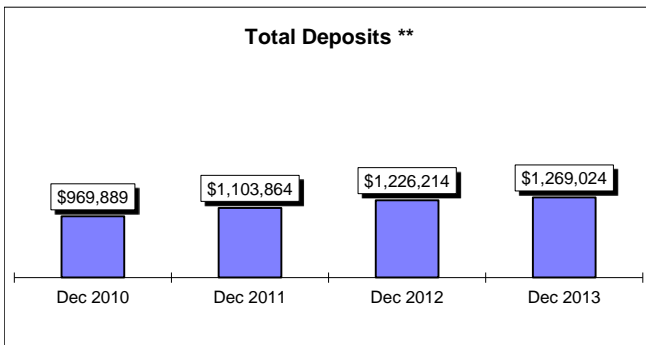
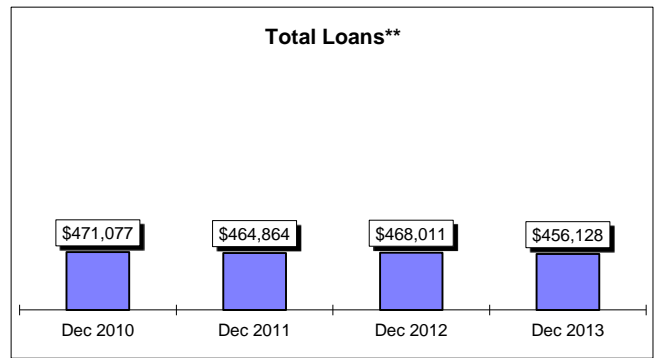
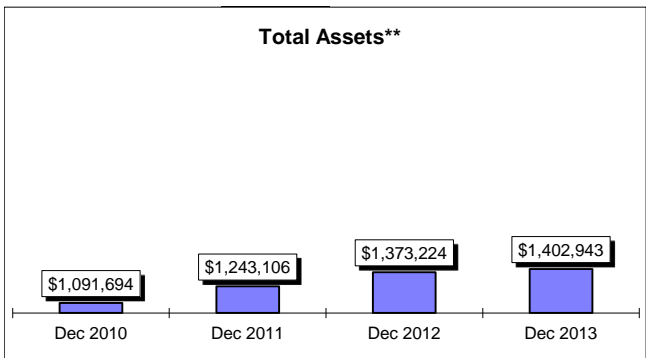
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**WYOMING  
NATIONAL BANKS  
December 31, 2013**

Graph C



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



\*\* 000 omitted