

STATE OF WYOMING
DIVISION OF BANKING

Mar 2015
(000 Omitted)

	(26) STATE BANKS <small>(55 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(17 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	100,058	33,023	133,081
b. Interest-bearing balances	347,057	316,700	663,757
Securities			
a. Held-to-maturity securities	161,552	56,910	218,462
b. Available-for-sale securities	1,506,274	823,592	2,329,866
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	54,518	12,700	67,218
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	37,994	10,663	48,657
b. Loans & leases, net of unearned income	2,964,862	699,020	3,663,882
c. LESS: Allowance for loan and lease losses	52,881	11,197	64,078
d. Loans & leases, net of unearned income & allowance	2,911,981	687,823	3,599,804
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	133,180	23,484	156,664
Other real estate owned	13,085	652	13,737
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	10,173	370	10,543
b. Other Intangible assets	2,283	1,813	4,096
Other assets	102,714	40,633	143,347
TOTAL ASSETS	5,380,869	2,008,363	7,389,232
LIABILITIES			
Deposits			
a. In domestic offices	4,709,859	1,770,010	6,479,869
1. Noninterest bearing	1,011,932	383,745	1,395,677
2. Interest bearing	3,697,927	1,386,265	5,084,192
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	14,008	117	14,125
b. Securities sold under agreements to repurchase	38,370	6,938	45,308
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	53,352	102	53,454
Subordinated notes and debentures	0	0	0
Other liabilities	17,877	9,457	27,334
TOTAL LIABILITIES	4,833,466	1,786,624	6,620,090
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,023	2,320	23,343
Surplus	205,093	11,613	216,706
a. Retained earnings	308,299	198,319	506,618
b. Accumulated other comprehensive income	12,991	9,487	22,478
c. Other equity capital components	(3)	0	(3)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	547,403	221,739	769,142
TOTAL LIABILITIES AND EQUITY CAPITAL	5,380,869	2,008,363	7,389,232

* 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 123 branches in Wyoming. Total state and national banking locations in Wyoming - 227.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Mar 2014	Mar 2015
Bank of Star Valley	Afton	74,146	87,363	76,542	90,126
Security State Bank	Basin	188,107	202,564	187,475	198,941
Buffalo Federal Bank*	Buffalo	74,014	60,955	75,363	62,532
First Northern Bank of Wyoming	Buffalo	140,099	170,334	143,637	185,138
Jonah Bank of Wyoming	Casper	153,181	171,338	155,680	173,959
Cheyenne State Bank	Cheyenne	25,878	31,868	26,554	30,971
Security First Bank	Cheyenne	38,361	40,472	38,065	39,570
Wyoming Bank & Trust	Cheyenne	79,422	81,797	79,342	90,759
The Converse County Bank	Douglas	133,443	142,891	135,395	147,975
State Bank	Green River	21,401	20,452	21,093	20,122
Oregon Trail Bank	Guernsey	16,219	15,655	16,361	15,741
Bank of Jackson Hole	Jackson	376,966	392,951	377,999	383,443
Rocky Mountain Bank	Jackson	129,066	152,387	140,178	156,874
Central Bank and Trust	Lander	87,393	95,545	87,734	95,953
Wyoming State Bank	Laramie	94,258	101,836	96,747	101,594
Lusk State Bank	Lusk	27,202	28,695	28,546	30,473
Uinta Bank	Mountain View	43,463	48,364	45,203	48,473
First State Bank of Newcastle	Newcastle	37,017	35,336	36,559	34,753
Farmers State Bank	Pine Bluffs	7,268	9,303	9,083	11,064
Cowboy State Bank	Ranchester	26,083	23,964	25,300	23,969
Bank of Commerce	Rawlins	44,745	56,566	43,849	58,054
Wyoming Community Bank	Riverton	78,632	74,522	76,873	74,771
RSNB Bank	Rock Springs	71,847	70,815	73,652	66,290
Sundance State Bank	Sundance	89,260	85,116	90,285	88,641
Pinnacle Bank - Wyoming	Torrington	437,946	498,450	452,847	506,004
Platte Valley Bank	Torrington	209,282	265,740	262,059	266,666
TOTAL LOANS - STATE BANKS		2,704,699	2,965,279	2,802,421	3,002,856

* Converted to state charter May 31, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Mar 2014	Mar 2015
Hilltop National Bank	Casper	237,233	248,070	236,370	245,304
First National Bank of Gillette	Gillette	120,485	128,546	123,936	127,030
Big Horn Federal Savings Bank	Greybull	101,454	97,258	98,232	92,895
Summit National Bank	Hulett	37,735	42,755	38,447	45,097
The Rawlins National Bank	Rawlins	60,675	71,627	59,898	73,060
First Federal Savings Bank	Sheridan	102,042	126,025	106,127	126,297
TOTAL LOANS - NATIONAL BANKS		659,624	714,281	663,010	709,683

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Mar 2014	Mar 2015
Bank of Star Valley	Afton	106,632	115,235	109,483	121,153
Security State Bank	Basin	266,505	307,543	262,260	282,903
Buffalo Federal Bank*	Buffalo	106,319	94,679	105,463	93,720
First Northern Bank of Wyoming	Buffalo	224,559	248,545	218,659	239,710
Jonah Bank of Wyoming	Casper	230,598	276,172	241,838	270,236
Cheyenne State Bank	Cheyenne	29,728	35,137	32,331	37,636
Security First Bank	Cheyenne	56,583	63,127	58,049	67,013
Wyoming Bank & Trust	Cheyenne	120,934	128,311	120,507	134,750
The Converse County Bank	Douglas	407,690	456,899	408,733	462,403
State Bank	Green River	34,921	32,682	35,481	35,590
Oregon Trail Bank	Guernsey	26,927	30,661	28,825	30,239
Bank of Jackson Hole	Jackson	485,033	546,143	495,851	507,357
Rocky Mountain Bank	Jackson	160,272	170,409	164,349	187,462
Central Bank and Trust	Lander	137,164	130,753	127,867	136,251
Wyoming State Bank	Laramie	128,792	144,809	128,526	147,700
Lusk State Bank	Lusk	51,053	53,011	49,566	51,645
Uinta Bank	Mountain View	96,737	103,707	97,300	107,633
First State Bank of Newcastle	Newcastle	133,826	136,161	130,720	134,517
Farmers State Bank	Pine Bluffs	20,492	28,380	19,940	20,557
Cowboy State Bank	Ranchester	37,560	38,267	37,363	38,651
Bank of Commerce	Rawlins	107,764	112,501	111,326	114,279
Wyoming Community Bank	Riverton	113,683	118,490	112,788	117,340
RSNB Bank	Rock Springs	326,945	333,279	328,754	340,002
Sundance State Bank	Sundance	149,975	165,297	148,342	163,612
Pinnacle Bank - Wyoming	Torrington	574,580	589,745	568,788	592,774
Platte Valley Bank	Torrington	185,449	271,815	242,146	274,726
TOTAL DEPOSITS - STATE BANKS		4,320,721	4,731,758	4,385,255	4,709,859

* Converted to state charter May 31, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

62.60%

62.67%

63.91%

63.76%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

First National Bank of Gillette	LOCATION	Dec 2013	Dec 2014	Mar 2014	Mar 2015
Hilltop National Bank	Casper	596,429	634,909	605,230	654,309
First National Bank of Gillette	Gillette	483,124	516,742	485,243	524,987
Big Horn Federal Savings Bank	Greybull	194,149	199,969	192,343	201,648
Summit National Bank	Hulett	53,602	55,443	52,498	52,378
The Rawlins National Bank	Rawlins	135,869	147,140	133,941	148,079
First Federal Savings Bank	Sheridan	176,191	175,102	176,964	188,609
TOTAL DEPOSITS - NATIONAL BANKS		1,639,364	1,729,305	1,646,219	1,770,010

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	40.24%	41.30%	40.27%	40.09%
ALL BANKS LOAN/DEPOSIT RATIOS	56.45%	56.95%	57.46%	57.29%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Mar 2014	Mar 2015
Bank of Star Valley	Afton	122,584	131,748	124,851	137,367
Security State Bank	Basin	313,861	356,110	309,774	329,020
Buffalo Federal Bank*	Buffalo	121,194	106,917	119,450	106,248
First Northern Bank of Wyoming	Buffalo	245,421	275,025	241,342	279,219
Jonah Bank of Wyoming	Casper	254,927	302,416	265,391	297,406
Cheyenne State Bank	Cheyenne	35,405	41,146	38,083	43,712
Security First Bank	Cheyenne	63,579	69,762	65,134	73,748
Wyoming Bank & Trust	Cheyenne	136,408	145,861	136,267	152,577
The Converse County Bank	Douglas	446,760	500,253	449,858	509,173
State Bank	Green River	39,873	37,768	40,397	40,689
Oregon Trail Bank	Guernsey	30,091	33,841	32,006	33,483
Bank of Jackson Hole	Jackson	541,486	609,311	554,694	572,672
Rocky Mountain Bank	Jackson	206,067	218,231	211,822	235,636
Central Bank and Trust	Lander	160,929	153,324	153,864	159,072
Wyoming State Bank	Laramie	147,639	164,434	147,592	167,085
Lusk State Bank	Lusk	56,941	59,290	55,280	57,825
Uinta Bank	Mountain View	111,736	119,778	112,726	124,347
First State Bank of Newcastle	Newcastle	152,357	155,958	149,729	154,705
Farmers State Bank	Pine Bluffs	22,116	30,309	21,873	22,478
Cowboy State Bank	Ranchester	41,338	42,066	41,228	42,524
Bank of Commerce	Rawlins	120,535	127,127	124,769	129,462
Wyoming Community Bank	Riverton	128,528	136,202	129,491	135,204
RSNB Bank	Rock Springs	364,034	377,032	367,351	384,677
Sundance State Bank	Sundance	162,762	181,201	161,761	180,674
Pinnacle Bank - Wyoming	Torrington	654,362	682,294	666,391	685,147
Platte Valley Bank	Torrington	235,352	323,286	300,194	326,719
TOTAL ASSETS - STATE BANKS		4,916,285	5,380,690	5,021,318	5,380,869

* Converted to state charter May 31, 2014

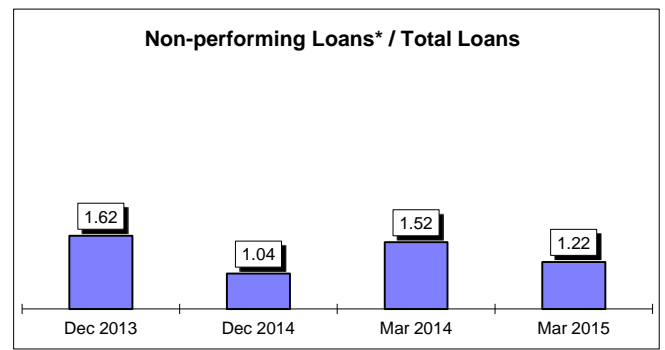
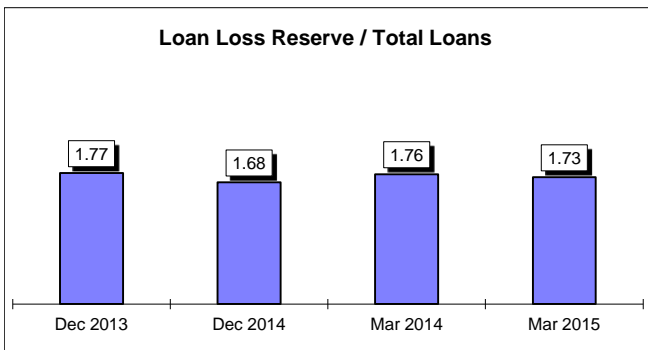
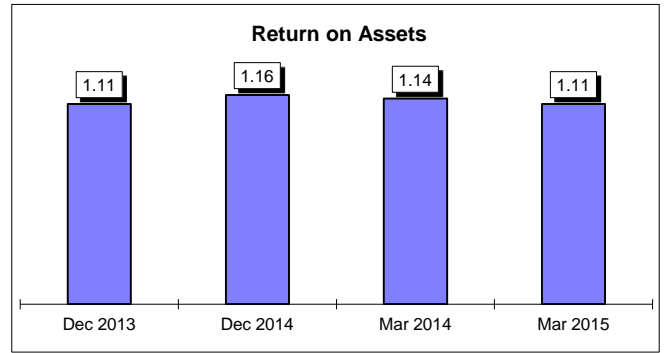
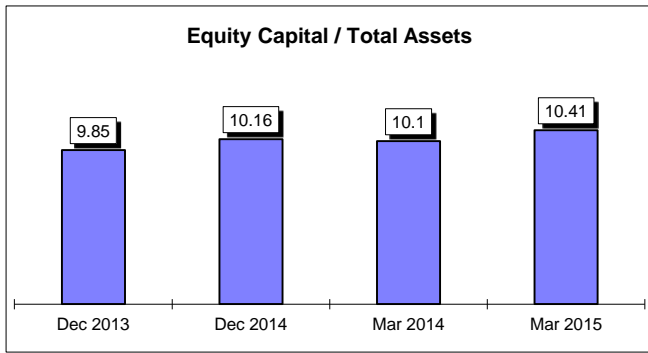
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Mar 2014	Mar 2015
Hilltop National Bank	Casper	650,112	706,956	664,388	730,478
First National Bank of Gillette	Gillette	536,416	578,170	540,804	589,193
Big Horn Federal Savings Bank	Greybull	221,272	230,251	220,045	232,164
Summit National Bank	Hulett	61,254	62,210	62,903	59,329
The Rawlins National Bank	Rawlins	155,161	165,206	153,010	166,663
First Federal Savings Bank	Sheridan	220,683	221,599	222,863	230,536
TOTAL ASSETS - NATIONAL BANKS		1,844,898	1,964,392	1,864,013	2,008,363

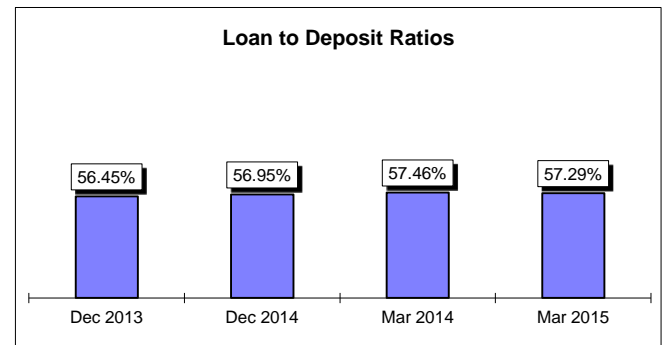
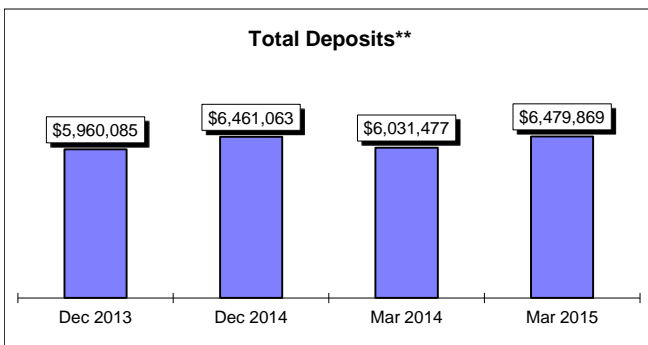
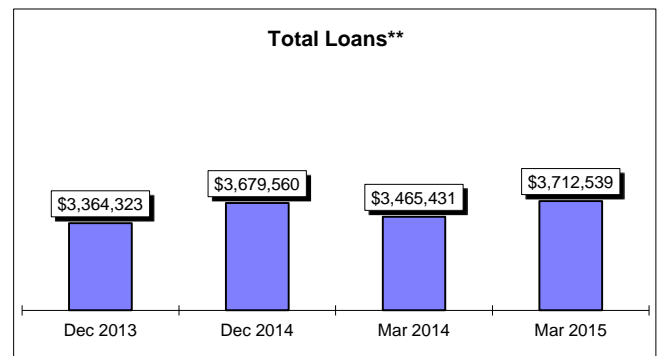
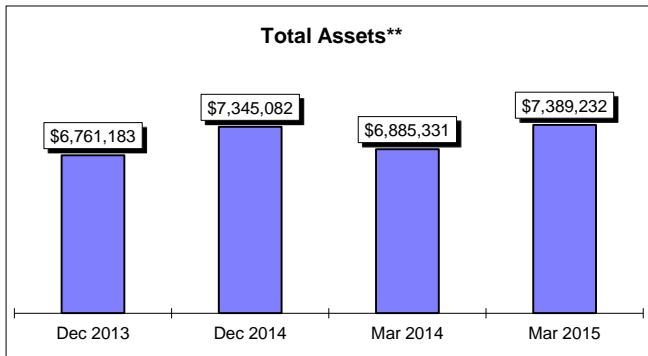
Federal Savings Banks added to report beginning March 2014

**WYOMING
STATE AND NATIONAL BANKS
March 31, 2015**

Graph A



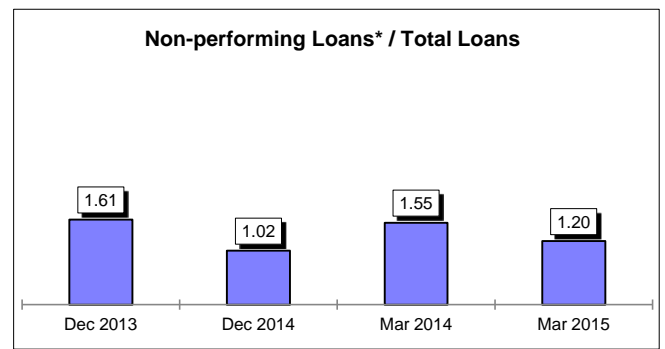
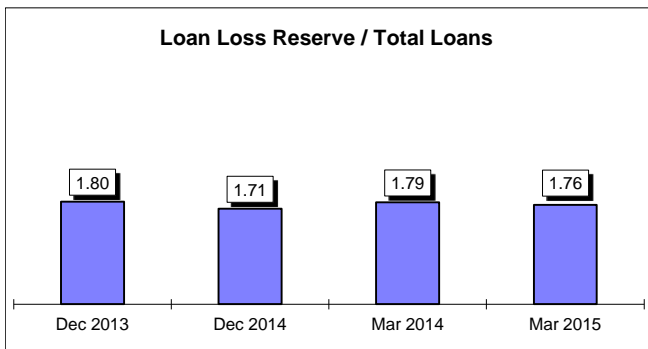
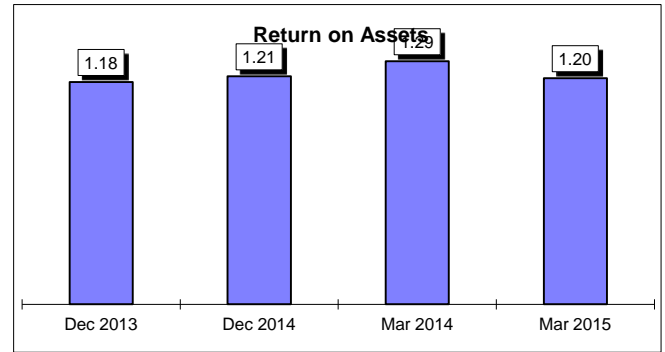
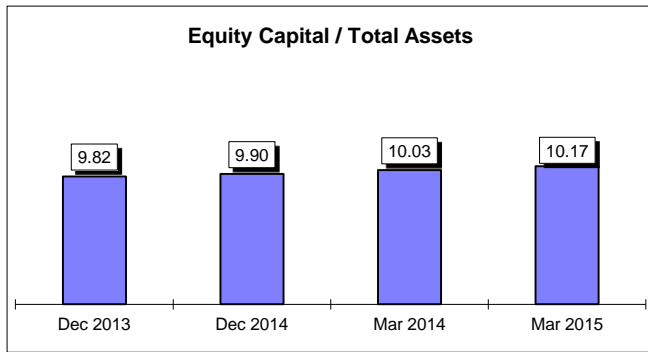
*Non-performing = 90+ days past due plus nonaccrual totals



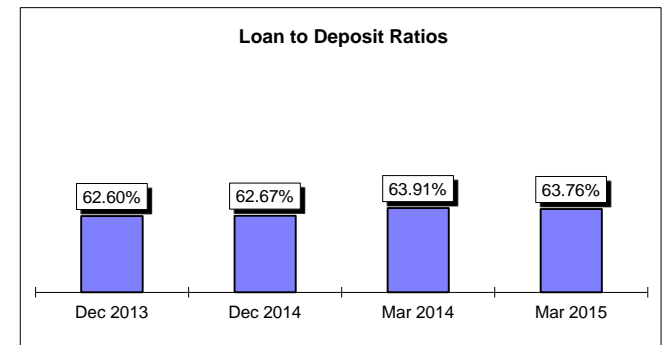
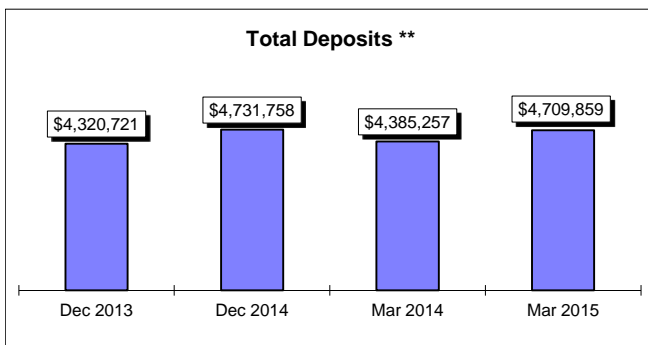
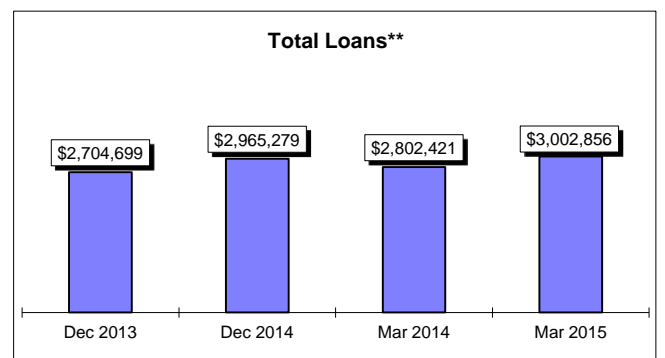
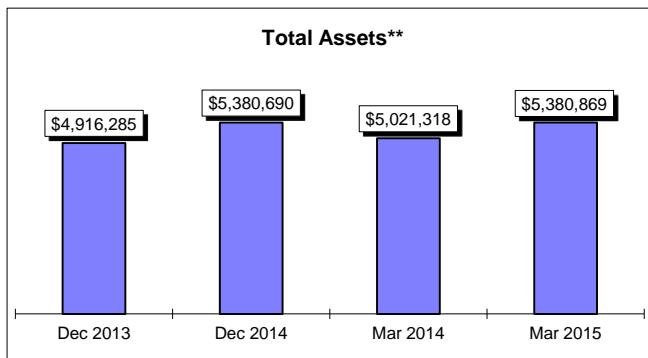
** 000 omitted

**WYOMING
STATE BANKS
March 31, 2015**

Graph B



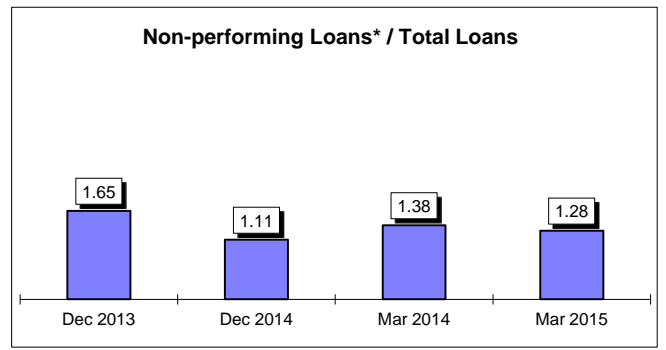
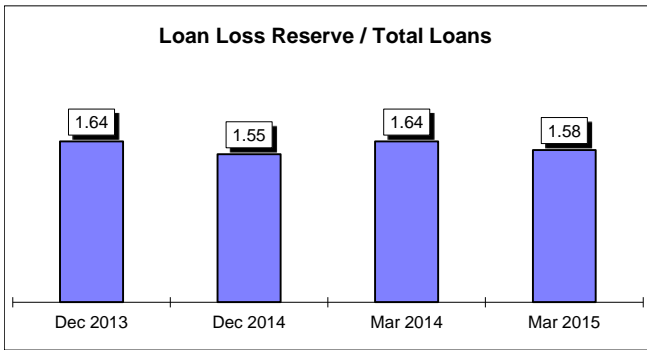
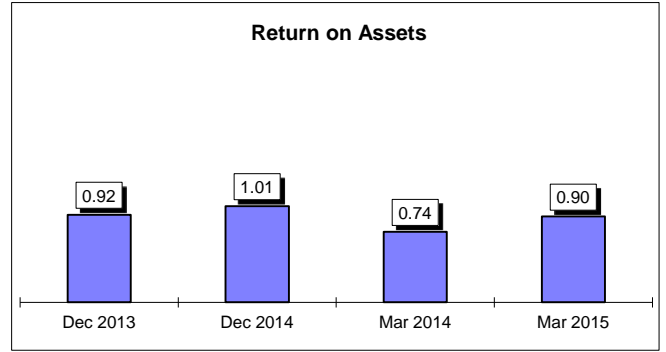
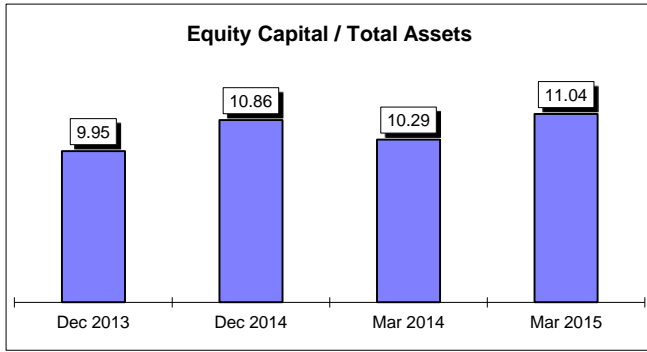
*Non-performing = 90+ days past due plus nonaccrual totals



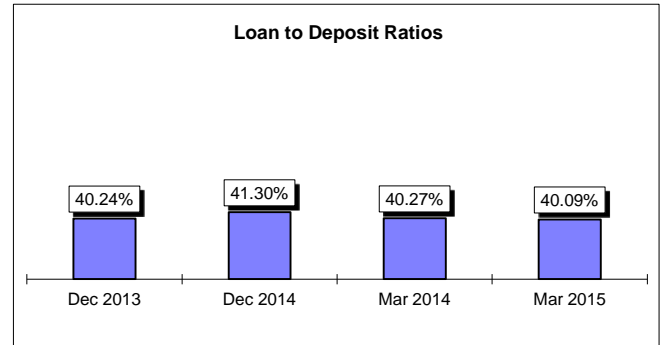
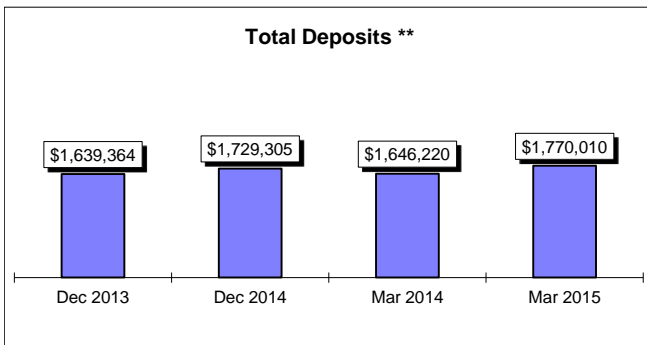
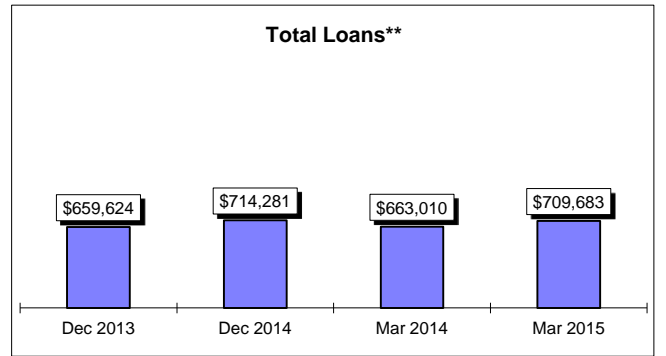
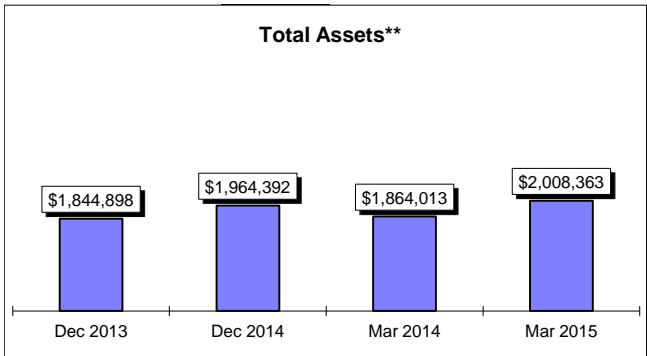
** 000 omitted

**WYOMING
NATIONAL BANKS
March 31, 2015**

Graph C



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



** 000 omitted