

STATE OF WYOMING
DIVISION OF BANKING

Mar 2018
(000 Omitted)

	(25) STATE BANKS <small>(55 BRANCHES*)</small>	(6) NATIONAL BANKS <small>(15 BRANCHES*)</small>	COMBINED TOTALS
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	88,197	26,283	114,480
b. Interest-bearing balances	350,717	139,967	490,684
Securities			
a. Held-to-maturity securities	132,795	60,544	193,339
b. Available-for-sale securities	1,421,214	899,192	2,320,406
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	63,860	27,917	91,777
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	22,220	3,670	25,890
b. Loans & leases, net of unearned income	3,966,805	822,985	4,789,790
c. LESS: Allowance for loan and lease losses	61,300	14,389	75,689
d. Loans & leases, net of unearned income & allowance	3,905,505	808,596	4,714,101
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	145,814	24,742	170,556
Other real estate owned	4,980	1,466	6,446
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	8,257	370	8,627
b. Other Intangible assets	1,592	2,634	4,226
Other assets	136,133	48,028	184,161
TOTAL ASSETS	6,281,284	2,043,409	8,324,693
LIABILITIES			
Deposits			
a. In domestic offices	5,521,591	1,790,260	7,311,851
1. Noninterest bearing	1,107,842	373,193	1,481,035
2. Interest bearing	4,413,749	1,417,067	5,830,816
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	1,340	0	1,340
b. Securities sold under agreements to repurchase	34,676	15,369	50,045
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	60,510	520	61,030
Subordinated notes and debentures	0	0	0
Other liabilities	23,033	13,140	36,173
TOTAL LIABILITIES	5,641,150	1,819,289	7,460,439
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,564	2,320	25,884
Surplus	222,039	11,613	233,652
a. Retained earnings	414,703	227,606	642,309
b. Accumulated other comprehensive income	(20,172)	(17,419)	(37,591)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	640,134	224,120	864,254
TOTAL LIABILITIES AND EQUITY CAPITAL	6,281,284	2,043,409	8,324,693

* 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 2016	Dec 2017	Mar 2017	Mar 2018
Bank of Star Valley	Afton	96,333	91,520	94,527	94,568
Security State Bank	Basin	189,811	203,999	186,617	206,329
Buffalo Federal Bank	Buffalo	71,777	80,264	71,611	80,494
First Northern Bank of Wyoming	Buffalo	199,194	213,420	206,707	219,401
Jonah Bank of Wyoming	Casper	192,137	200,514	191,759	210,261
Cheyenne State Bank	Cheyenne	30,072	28,619	29,750	27,924
Security First Bank	Cheyenne	39,197	40,305	38,090	40,600
Wyoming Bank & Trust	Cheyenne	98,417	99,578	93,300	98,454
The Converse County Bank	Douglas	163,071	170,134	162,652	167,681
State Bank	Green River	18,355	15,698	18,055	14,987
Bank of Jackson Hole	Jackson	476,555	559,803	481,353	576,184
Rocky Mountain Bank	Jackson	198,351	219,084	213,481	225,434
Central Bank and Trust	Lander	91,381	93,385	91,358	96,273
Western States Bank*	Laramie	360,982	385,101	363,595	384,673
Lusk State Bank	Lusk	31,936	30,833	32,094	30,942
Uinta Bank	Mountain View	47,565	56,515	46,772	57,250
First State Bank of Newcastle	Newcastle	38,224	38,344	39,060	41,384
Farmers State Bank	Pine Bluffs	14,033	14,725	13,813	15,207
Cowboy State Bank	Ranchester	29,082	28,395	27,926	28,795
Bank of Commerce	Rawlins	68,615	68,811	68,209	68,076
Wyoming Community Bank	Riverton	78,781	84,134	77,545	84,833
RSNB Bank	Rock Springs	104,312	105,341	101,331	111,871
Sundance State Bank	Sundance	110,637	108,474	111,618	112,662
Pinnacle Bank - Wyoming	Torrington	585,596	649,629	593,490	656,870
Platte Valley Bank	Torrington	305,390	328,874	308,432	337,872
TOTAL LOANS - STATE BANKS		3,639,804	3,915,499	3,663,145	3,989,025

* 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 2016	Dec 2017	Mar 2017	Mar 2018
Hilltop National Bank	Casper	247,151	251,904	254,485	254,403
First National Bank of Gillette	Gillette	122,294	126,917	128,988	125,064
Big Horn Federal Savings Bank	Greybull	97,586	105,782	100,784	107,091
Summit National Bank	Hulett	55,729	51,085	53,437	51,689
The Rawlins National Bank	Rawlins	85,559	99,752	90,680	98,746
First Federal Bank & Trust	Sheridan	161,226	187,235	168,063	189,662
TOTAL LOANS - NATIONAL BANKS		769,545	822,675	796,437	826,655

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Mar 2017	Mar 2018
Bank of Star Valley	Afton	142,280	165,376	148,003	172,288
Security State Bank	Basin	272,727	267,068	267,383	271,497
Buffalo Federal Bank	Buffalo	92,878	95,970	91,889	96,814
First Northern Bank of Wyoming	Buffalo	247,172	275,286	248,743	273,075
Jonah Bank of Wyoming	Casper	286,080	280,997	275,591	259,852
Cheyenne State Bank	Cheyenne	39,639	39,862	42,074	40,610
Security First Bank	Cheyenne	65,798	68,353	67,970	64,506
Wyoming Bank & Trust	Cheyenne	147,504	158,902	142,861	154,812
The Converse County Bank	Douglas	467,131	497,548	472,378	505,336
State Bank	Green River	31,885	25,244	32,062	26,661
Bank of Jackson Hole	Jackson	581,855	660,165	620,117	673,624
Rocky Mountain Bank	Jackson	224,697	257,695	229,366	247,264
Central Bank and Trust	Lander	144,897	132,847	130,145	127,871
Western States Bank*	Laramie	432,548	437,259	427,516	445,684
Lusk State Bank	Lusk	48,812	50,382	47,912	47,175
Uinta Bank	Mountain View	135,448	160,396	140,889	163,610
First State Bank of Newcastle	Newcastle	126,566	121,740	123,890	119,284
Farmers State Bank	Pine Bluffs	23,099	23,772	24,912	23,935
Cowboy State Bank	Ranchester	39,817	42,033	40,760	39,676
Bank of Commerce	Rawlins	107,503	108,315	110,330	108,452
Wyoming Community Bank	Riverton	117,967	125,398	114,988	120,550
RSNB Bank	Rock Springs	334,705	313,444	318,981	324,130
Sundance State Bank	Sundance	163,537	163,986	163,110	158,762
Pinnacle Bank - Wyoming	Torrington	649,685	710,789	641,918	713,149
Platte Valley Bank	Torrington	306,184	318,604	313,947	342,974
TOTAL LOANS - STATE BANKS		5,230,414	5,501,431	5,237,735	5,521,591

* 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	69.59%	71.17%	69.94%	72.24%
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TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Mar 2017	Mar 2018
Hilltop National Bank	Casper	775,036	653,301	749,999	630,006
First National Bank of Gillette	Gillette	522,965	489,155	516,815	478,181
Big Horn Federal Savings Bank	Greybull	197,320	201,416	197,459	204,262
Summit National Bank	Hulett	61,477	68,212	63,852	66,802
The Rawlins National Bank	Rawlins	148,752	160,121	156,510	155,074
First Federal Bank & Trust	Sheridan	223,207	244,063	230,830	255,935
TOTAL DEPOSITS - NATIONAL BANKS		1,928,757	1,816,268	1,915,465	1,790,260

NATIONAL BANKS LOAN/DEPOSIT RATIOS	39.90%	45.29%	41.58%	46.18%
ALL BANKS LOAN/DEPOSIT RATIOS	61.59%	64.75%	62.34%	65.86%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Mar 2017	Mar 2018
Bank of Star Valley	Afton	162,424	188,034	168,046	195,809
Security State Bank	Basin	321,180	320,688	317,975	325,691
Buffalo Federal Bank	Buffalo	105,957	111,453	104,957	114,018
First Northern Bank of Wyoming	Buffalo	283,514	310,308	291,238	318,610
Jonah Bank of Wyoming	Casper	316,719	313,654	306,744	300,198
Cheyenne State Bank	Cheyenne	45,826	46,330	48,261	46,863
Security First Bank	Cheyenne	72,727	75,390	74,998	71,476
Wyoming Bank & Trust	Cheyenne	168,463	179,794	164,394	175,438
The Converse County Bank	Douglas	514,412	547,702	521,010	556,509
State Bank	Green River	36,983	29,875	37,013	31,378
Bank of Jackson Hole	Jackson	656,675	737,195	695,369	753,290
Rocky Mountain Bank	Jackson	279,504	292,476	284,751	282,721
Central Bank and Trust	Lander	167,363	151,544	152,604	150,938
Western States Bank*	Laramie	485,325	491,848	480,319	500,334
Lusk State Bank	Lusk	55,583	57,519	54,533	53,963
Uinta Bank	Mountain View	149,769	174,294	154,273	177,298
First State Bank of Newcastle	Newcastle	146,640	142,068	144,312	139,048
Farmers State Bank	Pine Bluffs	25,793	26,652	27,706	26,910
Cowboy State Bank	Ranchester	46,746	45,998	47,549	44,033
Bank of Commerce	Rawlins	123,382	124,955	126,667	125,109
Wyoming Community Bank	Riverton	137,924	147,358	135,540	141,061
RSNB Bank	Rock Springs	375,261	355,680	360,753	362,329
Sundance State Bank	Sundance	181,420	182,646	181,622	177,645
Pinnacle Bank - Wyoming	Torrington	734,907	807,059	739,424	812,599
Platte Valley Bank	Torrington	352,030	372,921	359,651	398,016
TOTAL ASSETS - STATE BANKS		5,946,527	6,233,441	5,979,709	6,281,284

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

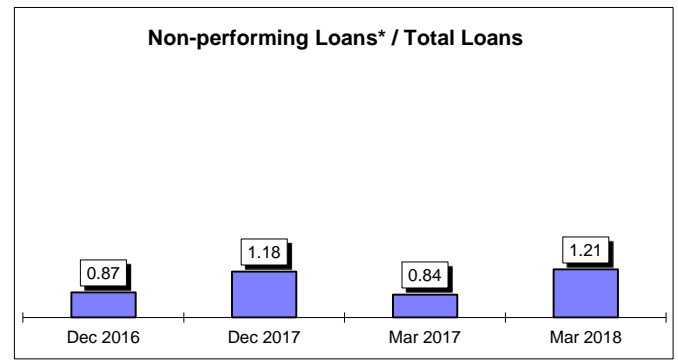
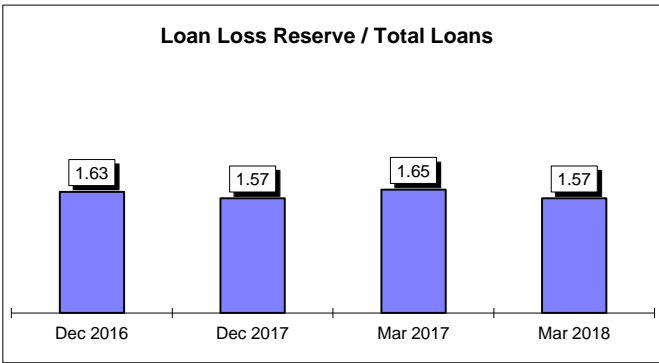
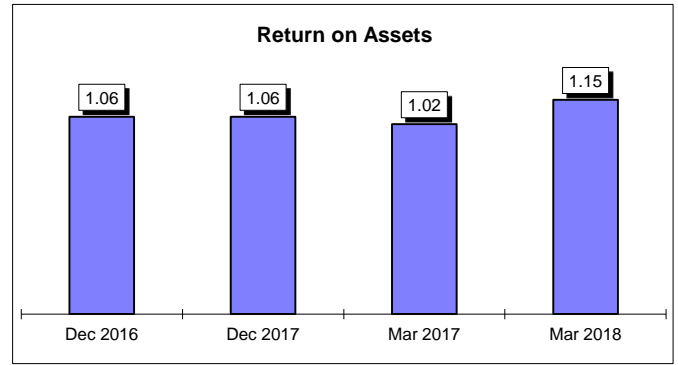
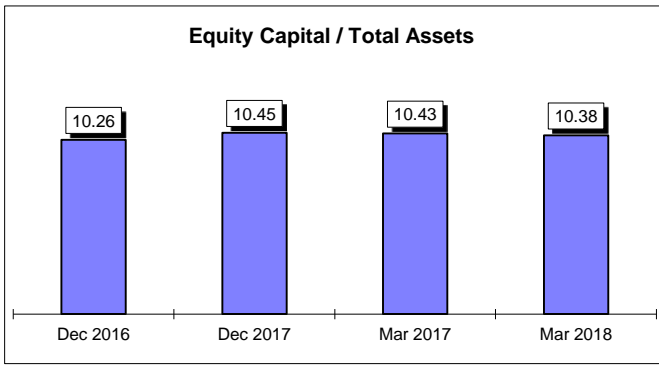
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TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

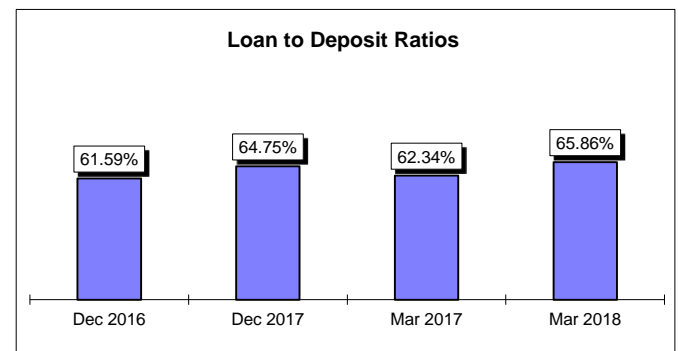
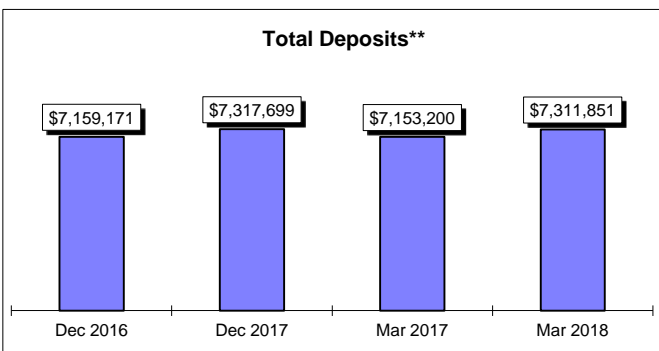
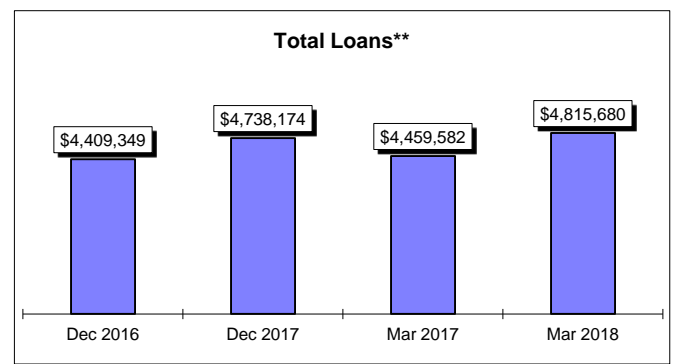
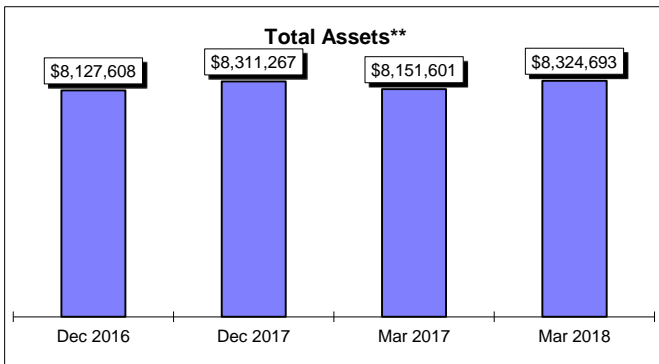
BANK	LOCATION	Dec 2016	Dec 2017	Mar 2017	Mar 2018
Hilltop National Bank	Casper	849,481	735,294	829,369	709,088
First National Bank of Gillette	Gillette	584,653	552,315	581,300	538,315
Big Horn Federal Savings Bank	Greybull	232,751	241,883	236,724	245,897
Summit National Bank	Hulett	71,250	77,086	72,649	74,470
The Rawlins National Bank	Rawlins	176,816	183,596	177,873	176,064
First Federal Bank & Trust	Sheridan	266,130	287,652	273,977	299,575
TOTAL ASSETS - NATIONAL BANKS		2,181,081	2,077,826	2,171,892	2,043,409

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

Graph A



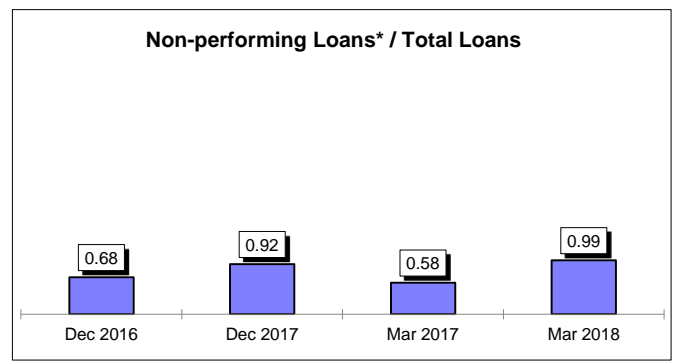
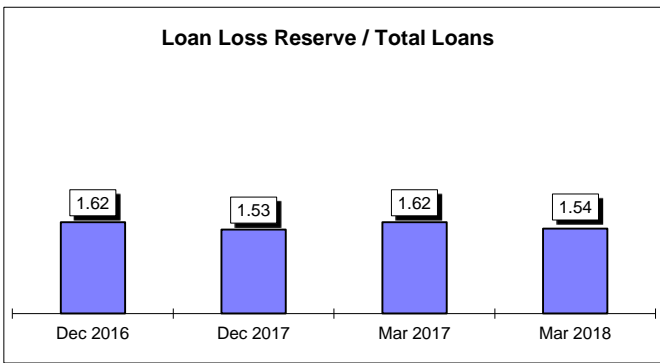
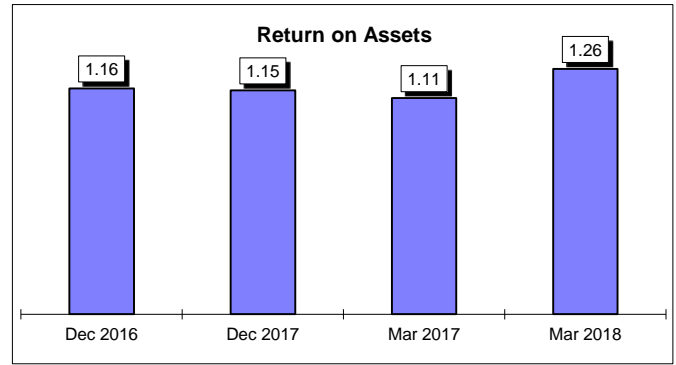
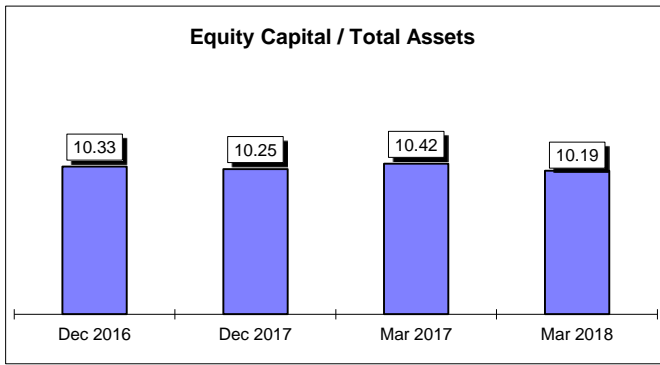
*Non-performing = 90+ days past due plus nonaccrual totals



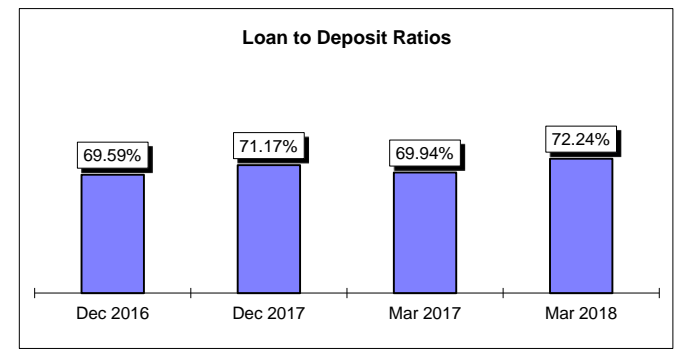
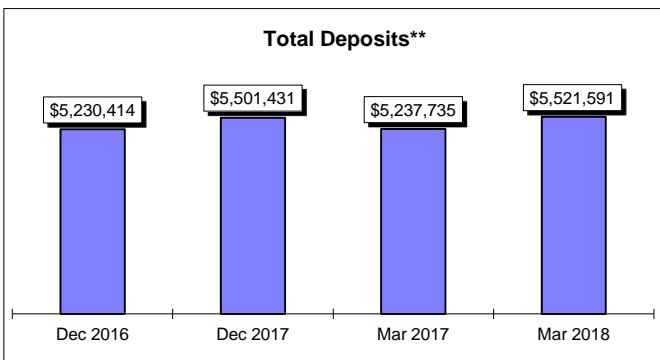
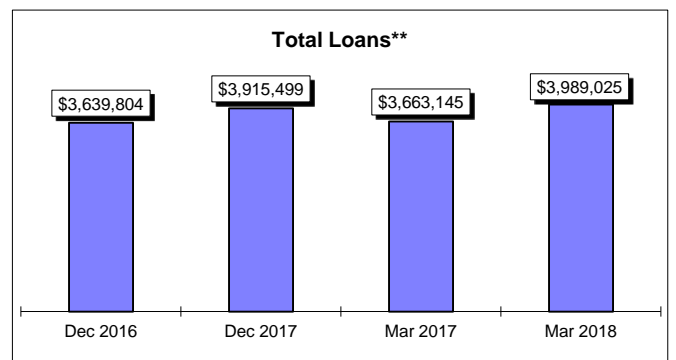
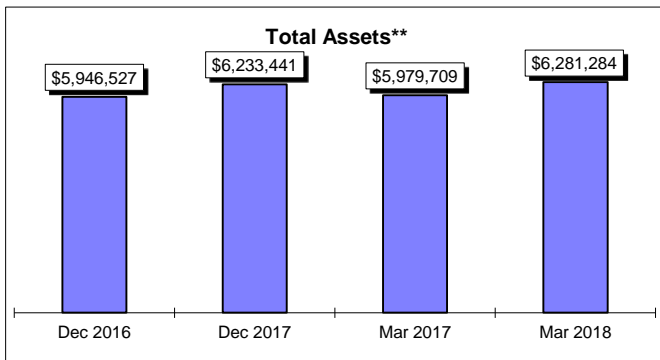
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**WYOMING
STATE BANKS
March 31, 2018**

Graph B



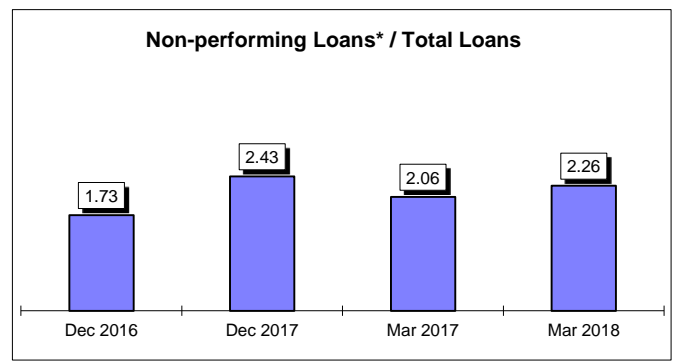
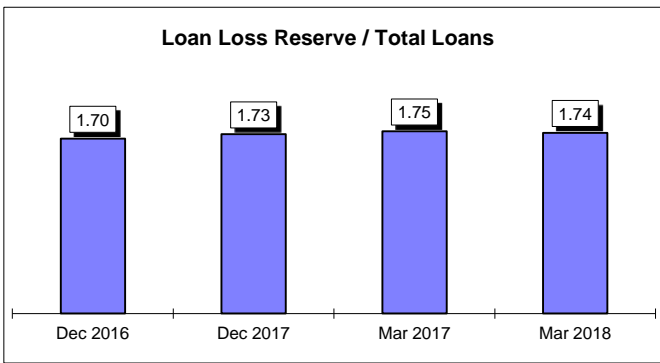
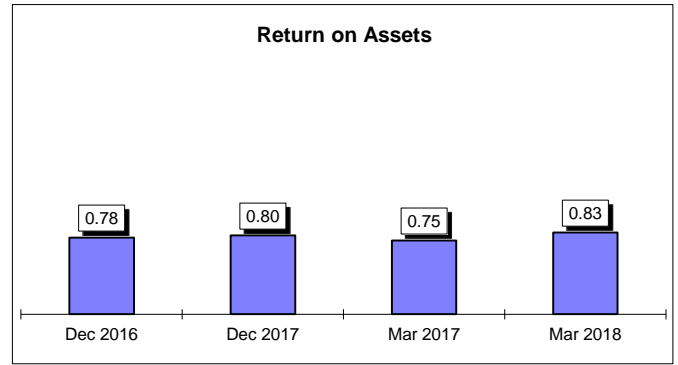
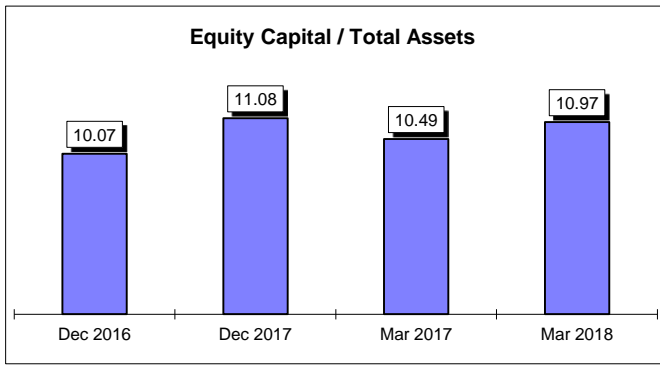
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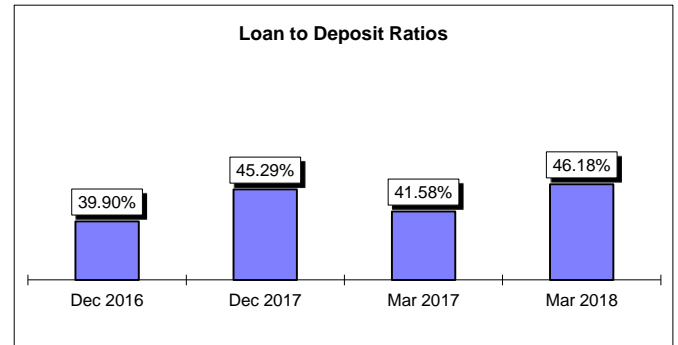
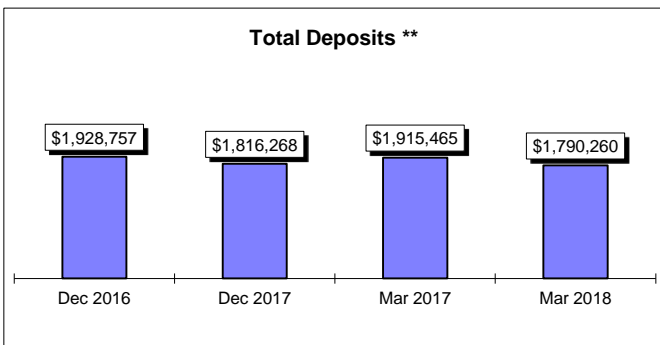
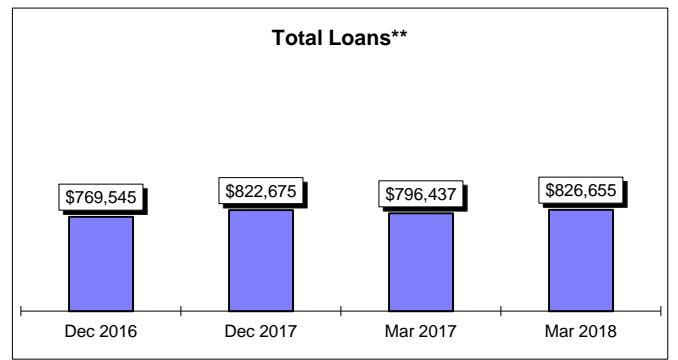
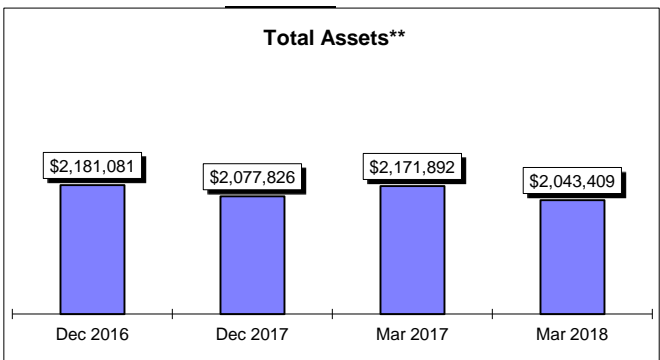
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**WYOMING
NATIONAL BANKS
March 31, 2018**

Graph C



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



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