

STATE OF WYOMING
DIVISION OF BANKING

Jun 2015
(000 Omitted)

	(26) STATE BANKS	(6) NATIONAL BANKS	COMBINED TOTALS
	(55 BRANCHES*)	(17 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	104,916	33,792	138,708
b. Interest-bearing balances	353,878	390,632	744,510
Securities			
a. Held-to-maturity securities	163,778	58,558	222,336
b. Available-for-sale securities	1,457,785	837,356	2,295,141
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	21,282	14,600	35,882
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	40,975	13,308	54,283
b. Loans & leases, net of unearned income	3,065,186	703,510	3,768,696
c. LESS: Allowance for loan and lease losses	53,163	11,337	64,500
d. Loans & leases, net of unearned income & allowance	3,012,023	692,173	3,704,196
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	135,427	23,546	158,973
Other real estate owned	13,278	603	13,881
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	2,211	1,951	4,162
Other assets	112,831	40,617	153,448
TOTAL ASSETS	5,428,557	2,107,506	7,536,063
LIABILITIES			
Deposits			
a. In domestic offices	4,744,440	1,863,314	6,607,754
1. Noninterest bearing	1,008,695	389,639	1,398,334
2. Interest bearing	3,735,745	1,473,675	5,209,420
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	28,066	3,628	31,694
b. Securities sold under agreements to repurchase	36,527	9,629	46,156
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	54,262	4,091	58,353
Subordinated notes and debentures	0	0	0
Other liabilities	18,205	10,337	28,542
TOTAL LIABILITIES	4,881,500	1,890,999	6,772,499
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,023	2,320	23,343
Surplus	205,818	11,613	217,431
a. Retained earnings	315,011	201,118	516,129
b. Accumulated other comprehensive income	5,207	1,456	6,663
c. Other equity capital components	(2)	0	(2)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	547,057	216,507	763,564
TOTAL LIABILITIES AND EQUITY CAPITAL	5,428,557	2,107,506	7,536,063

* 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 120 branches in Wyoming. Total state and national banking locations in Wyoming - 224.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Jun 2014	Jun 2015
Bank of Star Valley	Afton	74,146	87,363	82,761	92,649
Security State Bank	Basin	188,107	202,564	195,547	208,861
Buffalo Federal Bank*	Buffalo	74,014	60,955	74,966	66,230
First Northern Bank of Wyoming	Buffalo	140,099	170,334	155,988	178,473
Jonah Bank of Wyoming	Casper	153,181	171,338	159,846	176,685
Cheyenne State Bank	Cheyenne	25,878	31,868	28,343	31,244
Security First Bank	Cheyenne	38,361	40,472	42,584	39,729
Wyoming Bank & Trust	Cheyenne	79,422	81,797	82,166	94,010
The Converse County Bank	Douglas	133,443	142,891	141,520	148,529
State Bank	Green River	21,401	20,452	20,882	20,340
Oregon Trail Bank	Guernsey	16,219	15,655	16,244	16,592
Bank of Jackson Hole	Jackson	376,966	392,951	378,003	413,900
Rocky Mountain Bank	Jackson	129,066	152,387	138,612	170,394
Central Bank and Trust	Lander	87,393	95,545	95,232	95,273
Wyoming State Bank	Laramie	94,258	101,836	99,553	105,290
Lusk State Bank	Lusk	27,202	28,695	30,355	31,281
Uinta Bank	Mountain View	43,463	48,364	45,596	51,024
First State Bank of Newcastle	Newcastle	37,017	35,336	35,460	34,982
Farmers State Bank	Pine Bluffs	7,268	9,303	7,781	12,518
Cowboy State Bank	Ranchester	26,083	23,964	25,556	26,234
Bank of Commerce	Rawlins	44,745	56,566	44,755	61,039
Wyoming Community Bank	Riverton	78,632	74,522	72,292	77,073
RSNB Bank	Rock Springs	71,847	70,815	74,452	68,191
Sundance State Bank	Sundance	89,260	85,116	94,126	94,643
Pinnacle Bank - Wyoming	Torrington	437,946	498,450	479,471	526,695
Platte Valley Bank	Torrington	209,282	265,740	268,686	264,282
TOTAL LOANS - STATE BANKS		2,704,699	2,965,279	2,890,777	3,106,161

* Converted to state charter May 31, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Jun 2014	Jun 2015
Hilltop National Bank	Casper	237,233	248,070	243,144	248,669
First National Bank of Gillette	Gillette	120,485	128,546	130,180	128,294
Big Horn Federal Savings Bank	Greybull	101,454	97,258	100,726	94,576
Summit National Bank	Hulett	37,735	42,755	41,209	48,145
The Rawlins National Bank	Rawlins	60,675	71,627	62,321	71,165
First Federal Savings Bank	Sheridan	102,042	126,025	116,407	125,969
TOTAL LOANS - NATIONAL BANKS		659,624	714,281	693,987	716,818

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Jun 2014	Jun 2015
Bank of Star Valley	Afton	106,632	115,235	107,414	123,211
Security State Bank	Basin	266,505	307,543	269,977	280,938
Buffalo Federal Bank*	Buffalo	106,319	94,679	105,539	92,380
First Northern Bank of Wyoming	Buffalo	224,559	248,545	228,832	237,044
Jonah Bank of Wyoming	Casper	230,598	276,172	240,553	265,353
Cheyenne State Bank	Cheyenne	29,728	35,137	33,443	39,439
Security First Bank	Cheyenne	56,583	63,127	57,229	64,938
Wyoming Bank & Trust	Cheyenne	120,934	128,311	124,494	137,182
The Converse County Bank	Douglas	407,690	456,899	393,092	462,936
State Bank	Green River	34,921	32,682	35,696	35,145
Oregon Trail Bank	Guernsey	26,927	30,661	29,234	29,110
Bank of Jackson Hole	Jackson	485,033	546,143	492,397	544,552
Rocky Mountain Bank	Jackson	160,272	170,409	167,387	196,543
Central Bank and Trust	Lander	137,164	130,753	135,379	136,029
Wyoming State Bank	Laramie	128,792	144,809	126,975	152,896
Lusk State Bank	Lusk	51,053	53,011	49,852	48,454
Uinta Bank	Mountain View	96,737	103,707	96,068	112,416
First State Bank of Newcastle	Newcastle	133,826	136,161	128,099	129,222
Farmers State Bank	Pine Bluffs	20,492	28,380	17,952	19,328
Cowboy State Bank	Ranchester	37,560	38,267	37,836	38,493
Bank of Commerce	Rawlins	107,764	112,501	111,498	113,806
Wyoming Community Bank	Riverton	113,683	118,490	113,256	116,053
RSNB Bank	Rock Springs	326,945	333,279	324,301	329,457
Sundance State Bank	Sundance	149,975	165,297	143,768	157,346
Pinnacle Bank - Wyoming	Torrington	574,580	589,745	581,954	596,448
Platte Valley Bank	Torrington	185,449	271,815	249,744	285,721
TOTAL DEPOSITS - STATE BANKS		4,320,721	4,731,758	4,401,969	4,744,440

* Converted to state charter May 31, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

62.60%

62.67%

65.67%

65.47%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

First National Bank of Gillette	LOCATION	Dec 2013	Dec 2014	Jun 2014	Jun 2015
Hilltop National Bank	Casper	596,429	634,909	602,006	735,916
First National Bank of Gillette	Gillette	483,124	516,742	485,231	535,510
Big Horn Federal Savings Bank	Greybull	194,149	199,969	190,782	196,608
Summit National Bank	Hulett	53,602	55,443	52,789	48,362
The Rawlins National Bank	Rawlins	135,869	147,140	134,584	150,720
First Federal Savings Bank	Sheridan	176,191	175,102	179,755	196,198
TOTAL DEPOSITS - NATIONAL BANKS		1,639,364	1,729,305	1,645,147	1,863,314

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	40.24%	41.30%	42.18%	38.47%
ALL BANKS LOAN/DEPOSIT RATIOS	56.45%	56.95%	59.28%	57.86%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Jun 2014	Jun 2015
Bank of Star Valley	Afton	122,584	131,748	122,893	140,549
Security State Bank	Basin	313,861	356,110	322,667	325,980
Buffalo Federal Bank*	Buffalo	121,194	106,917	119,619	107,582
First Northern Bank of Wyoming	Buffalo	245,421	275,025	258,017	274,133
Jonah Bank of Wyoming	Casper	254,927	302,416	265,566	292,934
Cheyenne State Bank	Cheyenne	35,405	41,146	39,344	45,470
Security First Bank	Cheyenne	63,579	69,762	64,322	71,712
Wyoming Bank & Trust	Cheyenne	136,408	145,861	140,952	156,540
The Converse County Bank	Douglas	446,760	500,253	435,570	509,397
State Bank	Green River	39,873	37,768	40,689	40,251
Oregon Trail Bank	Guernsey	30,091	33,841	32,443	34,121
Bank of Jackson Hole	Jackson	541,486	609,311	553,240	610,323
Rocky Mountain Bank	Jackson	206,067	218,231	214,927	245,141
Central Bank and Trust	Lander	160,929	153,324	162,861	158,830
Wyoming State Bank	Laramie	147,639	164,434	146,212	172,485
Lusk State Bank	Lusk	56,941	59,290	55,660	54,666
Uinta Bank	Mountain View	111,736	119,778	111,765	129,323
First State Bank of Newcastle	Newcastle	152,357	155,958	147,513	149,184
Farmers State Bank	Pine Bluffs	22,116	30,309	20,087	21,819
Cowboy State Bank	Ranchester	41,338	42,066	41,751	42,401
Bank of Commerce	Rawlins	120,535	127,127	125,467	128,662
Wyoming Community Bank	Riverton	128,528	136,202	128,749	134,774
RSNB Bank	Rock Springs	364,034	377,032	365,720	371,734
Sundance State Bank	Sundance	162,762	181,201	159,662	174,352
Pinnacle Bank - Wyoming	Torrington	654,362	682,294	681,558	698,119
Platte Valley Bank	Torrington	235,352	323,286	307,213	338,075
TOTAL ASSETS - STATE BANKS		4,916,285	5,380,690	5,064,467	5,428,557

* Converted to state charter May 31, 2014

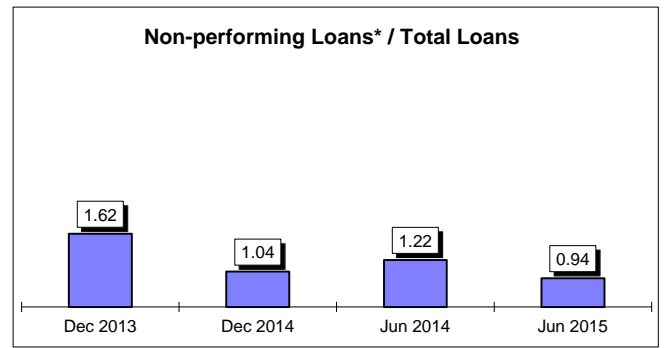
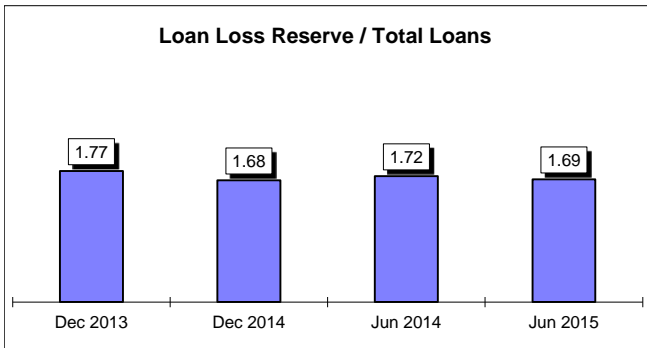
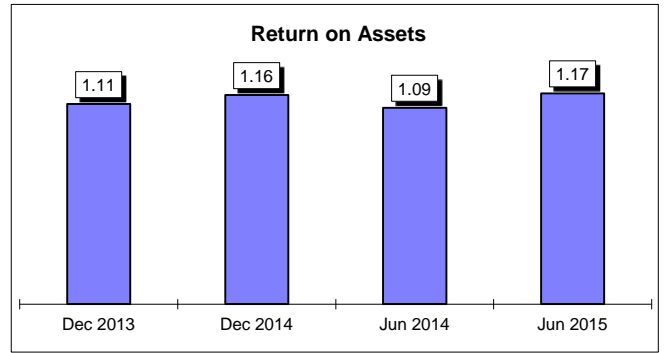
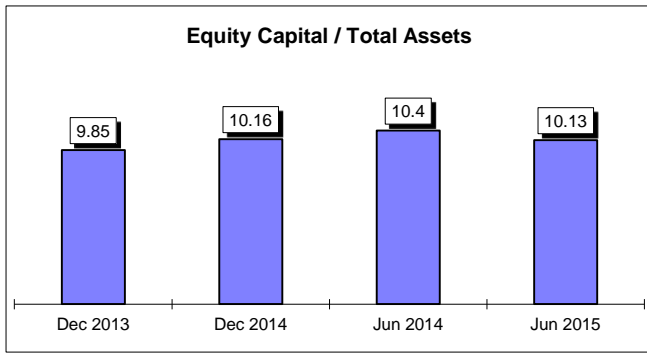
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Jun 2014	Jun 2015
Hilltop National Bank	Casper	650,112	706,956	667,568	808,872
First National Bank of Gillette	Gillette	536,416	578,170	542,676	597,841
Big Horn Federal Savings Bank	Greybull	221,272	230,251	219,727	229,990
Summit National Bank	Hulett	61,254	62,210	61,513	62,867
The Rawlins National Bank	Rawlins	155,161	165,206	152,786	169,504
First Federal Savings Bank	Sheridan	220,683	221,599	225,523	238,432
TOTAL ASSETS - NATIONAL BANKS		1,844,898	1,964,392	1,869,793	2,107,506

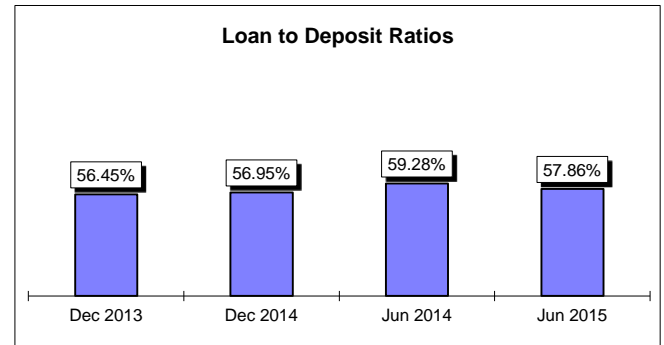
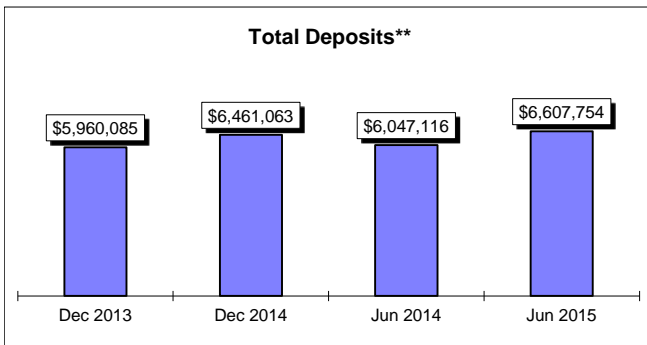
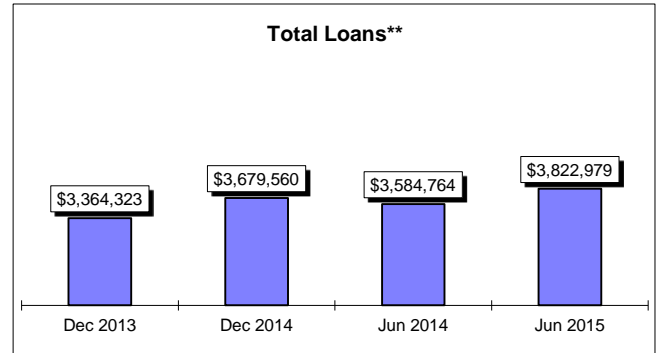
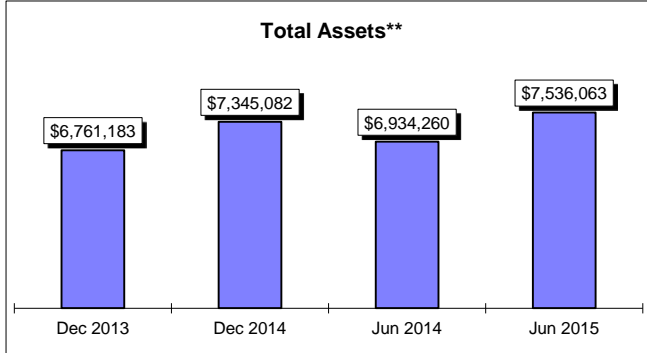
Federal Savings Banks added to report beginning March 2014

**WYOMING
STATE AND NATIONAL BANKS
June 30, 2015**

Graph A



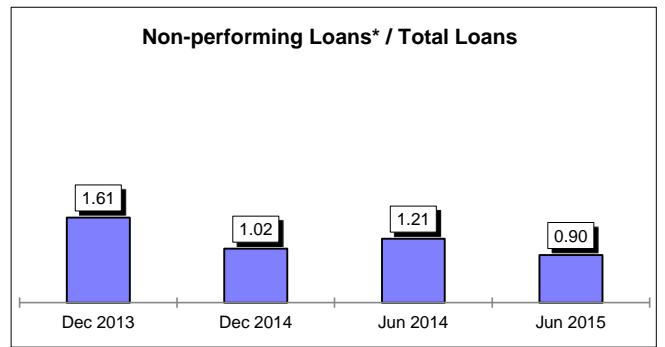
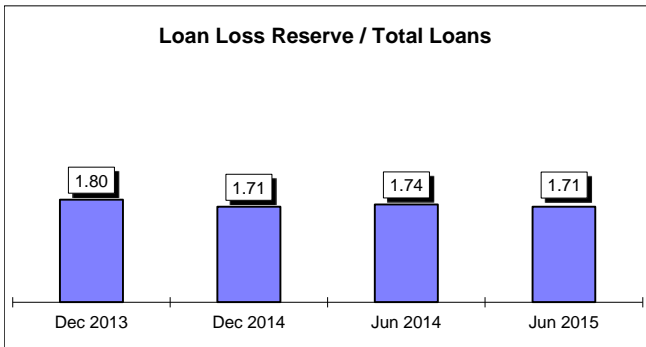
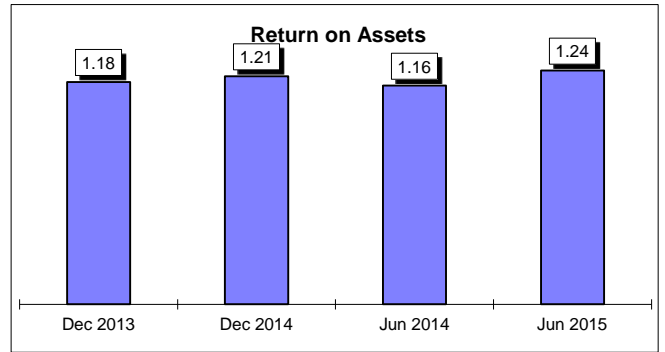
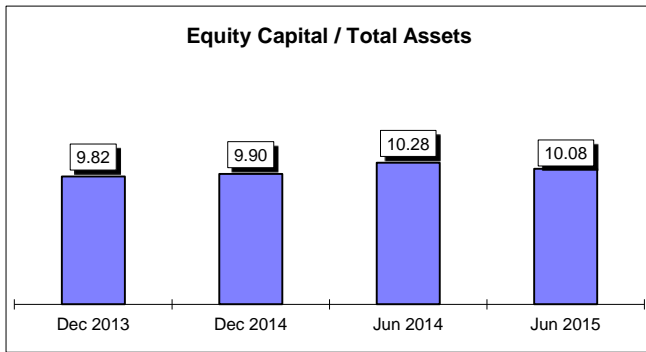
*Non-performing = 90+ days past due plus nonaccrual totals



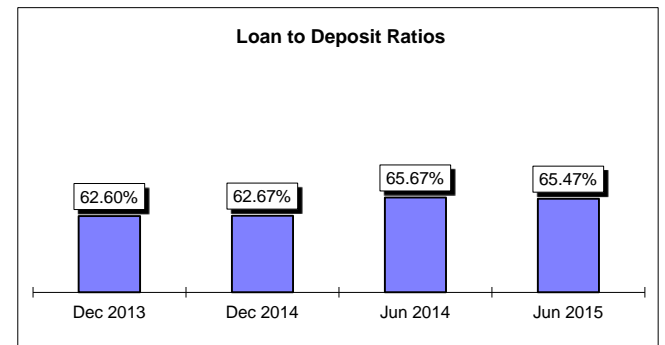
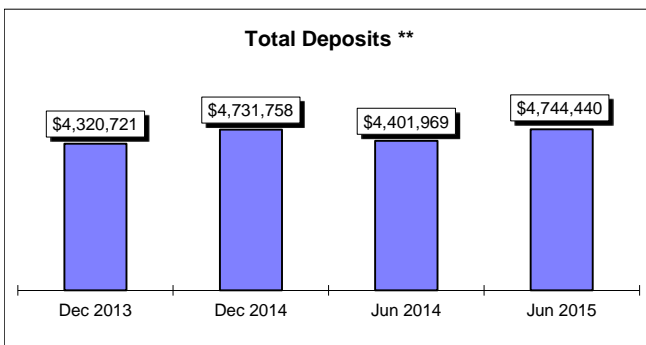
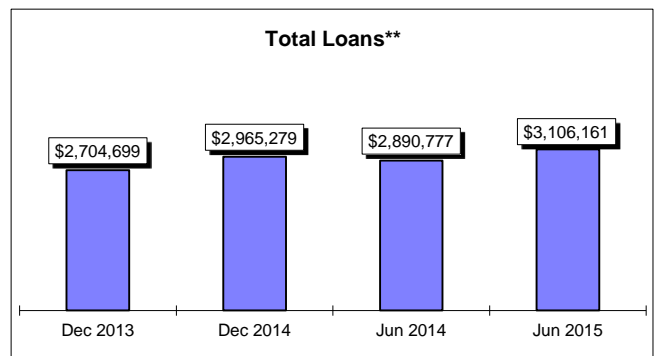
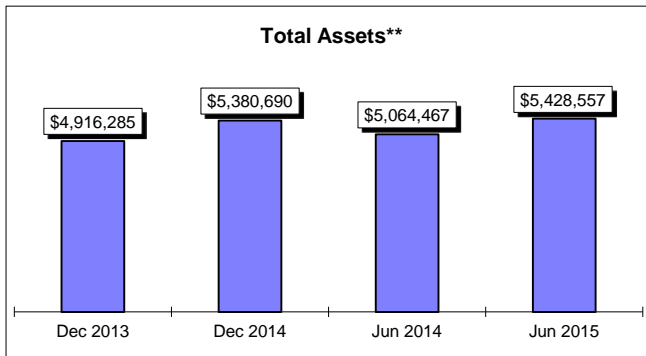
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**WYOMING
STATE BANKS
June 30, 2015**

Graph B



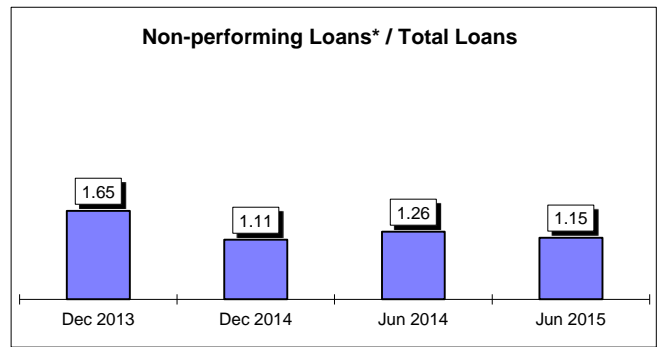
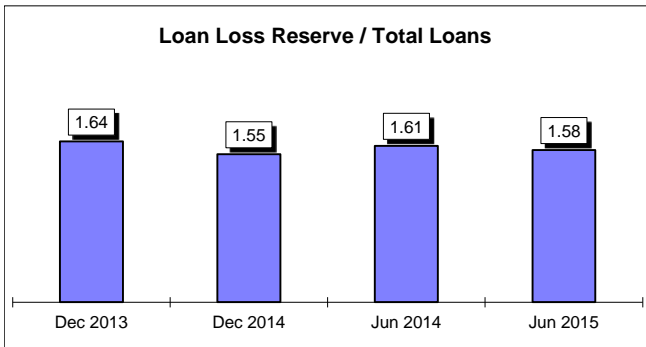
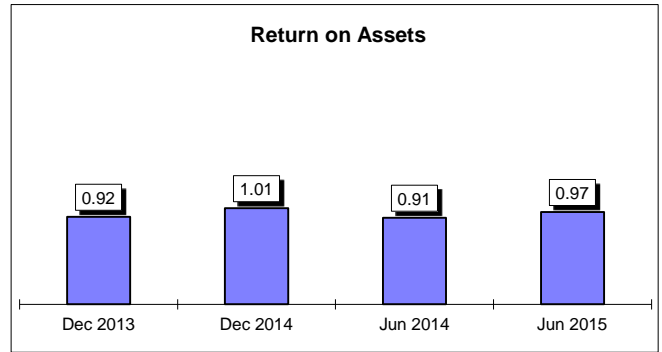
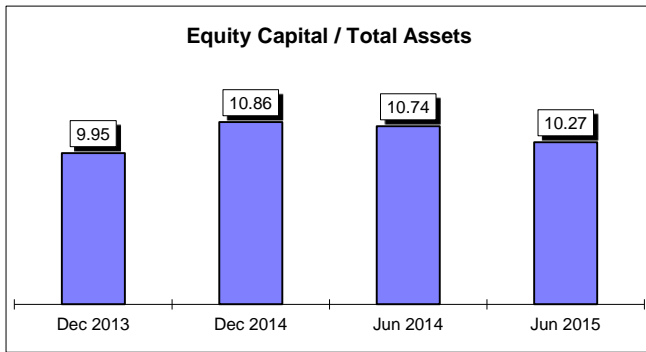
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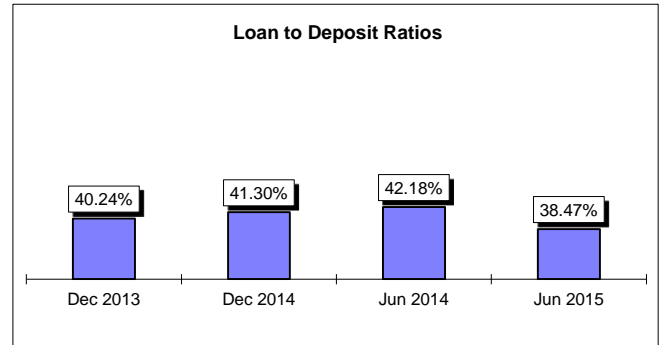
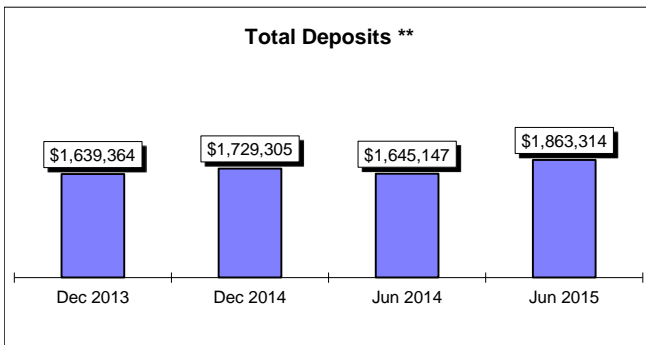
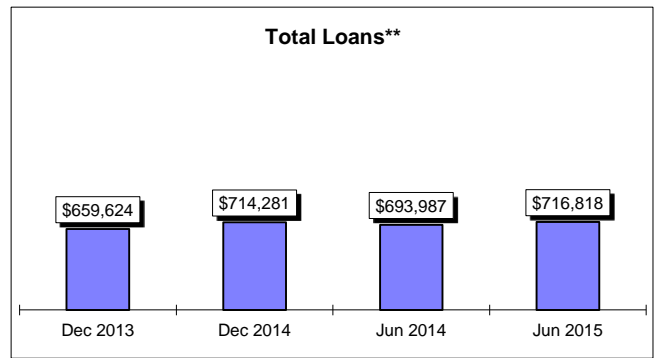
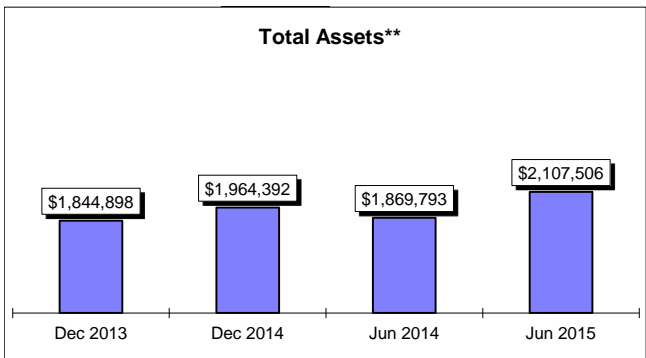
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**WYOMING
NATIONAL BANKS
June 30, 2015**

Graph C



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



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