

STATE OF WYOMING
DIVISION OF BANKING

Jun 2018
(000 Omitted)

	(25) STATE BANKS	(6) NATIONAL BANKS	COMBINED TOTALS
	(55 BRANCHES*)	(15 BRANCHES*)	
ASSETS			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	100,272	27,085	127,357
b. Interest-bearing balances	349,355	113,547	462,902
Securities			
a. Held-to-maturity securities	134,205	63,801	198,006
b. Available-for-sale securities	1,426,611	895,119	2,321,730
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	65,866	18,240	84,106
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	30,552	10,887	41,439
b. Loans & leases, net of unearned income	4,079,988	831,853	4,911,841
c. LESS: Allowance for loan and lease losses	61,353	14,268	75,621
d. Loans & leases, net of unearned income & allowance	4,018,635	817,585	4,836,220
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	146,064	25,129	171,193
Other real estate owned	4,863	930	5,793
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	8,204	370	8,574
b. Other Intangible assets	1,529	2,701	4,230
Other assets	142,553	49,109	191,662
TOTAL ASSETS	6,428,709	2,024,503	8,453,212
LIABILITIES			
Deposits			
a. In domestic offices	5,602,611	1,769,238	7,371,849
1. Noninterest bearing	1,139,807	380,327	1,520,134
2. Interest bearing	4,462,804	1,388,911	5,851,715
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	47,395	2,365	49,760
b. Securities sold under agreements to repurchase	35,188	13,345	48,533
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	71,734	1,064	72,798
Subordinated notes and debentures	0	0	0
Other liabilities	24,398	13,468	37,866
TOTAL LIABILITIES	5,781,326	1,799,480	7,580,806
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	23,586	2,320	25,906
Surplus	222,398	11,613	234,011
a. Retained earnings	423,048	230,370	653,418
b. Accumulated other comprehensive income	(21,649)	(19,280)	(40,929)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	647,383	225,023	872,406
TOTAL LIABILITIES AND EQUITY CAPITAL	6,428,709	2,024,503	8,453,212

* 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	Jun 2017	Jun 2018
Bank of Star Valley	Afton	96,333	91,520	91,330	99,553
Security State Bank	Basin	189,811	203,999	197,802	208,215
Buffalo Federal Bank	Buffalo	71,777	80,264	73,692	80,593
First Northern Bank of Wyoming	Buffalo	199,194	213,420	212,470	232,038
Jonah Bank of Wyoming	Casper	192,137	200,514	196,948	226,867
Cheyenne State Bank	Cheyenne	30,072	28,619	31,198	28,515
Security First Bank	Cheyenne	39,197	40,305	38,334	37,088
Wyoming Bank & Trust	Cheyenne	98,417	99,578	97,827	98,951
The Converse County Bank	Douglas	163,071	170,134	171,891	169,114
State Bank	Green River	18,355	15,698	18,171	14,456
Bank of Jackson Hole	Jackson	476,555	559,803	505,816	609,886
Rocky Mountain Bank	Jackson	198,351	219,084	213,619	216,540
Central Bank and Trust	Lander	91,381	93,385	91,192	98,878
Western States Bank*	Laramie	360,982	385,101	369,940	389,567
Lusk State Bank	Lusk	31,936	30,833	33,090	32,133
Uinta Bank	Mountain View	47,565	56,515	51,629	59,523
First State Bank of Newcastle	Newcastle	38,224	38,344	37,666	40,981
Farmers State Bank	Pine Bluffs	14,033	14,725	14,152	15,464
Cowboy State Bank	Ranchester	29,082	28,395	28,498	31,251
Bank of Commerce	Rawlins	68,615	68,811	68,132	70,733
Wyoming Community Bank	Riverton	78,781	84,134	84,337	88,825
RSNB Bank	Rock Springs	104,312	105,341	105,137	117,043
Sundance State Bank	Sundance	110,637	108,474	112,365	117,684
Pinnacle Bank - Wyoming	Torrington	585,596	649,629	633,389	681,604
Platte Valley Bank	Torrington	305,390	328,874	318,875	345,038
TOTAL LOANS - STATE BANKS		3,639,804	3,915,499	3,797,500	4,110,540

* 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	Jun 2017	Jun 2018
Hilltop National Bank	Casper	247,151	251,904	254,570	260,318
First National Bank of Gillette	Gillette	122,294	126,917	130,167	123,830
Big Horn Federal Savings Bank	Greybull	97,586	105,782	102,796	109,624
Summit National Bank	Hulett	55,729	51,085	57,404	54,575
The Rawlins National Bank	Rawlins	85,559	99,752	95,558	100,023
First Federal Bank & Trust	Sheridan	161,226	187,235	176,837	194,370
TOTAL LOANS - NATIONAL BANKS		769,545	822,675	817,332	842,740

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Jun 2017	Jun 2018
Bank of Star Valley	Afton	142,280	165,376	157,391	175,633
Security State Bank	Basin	272,727	267,068	265,234	272,543
Buffalo Federal Bank	Buffalo	92,878	95,970	92,472	94,320
First Northern Bank of Wyoming	Buffalo	247,172	275,286	253,069	280,914
Jonah Bank of Wyoming	Casper	286,080	280,997	267,453	264,030
Cheyenne State Bank	Cheyenne	39,639	39,862	39,903	38,782
Security First Bank	Cheyenne	65,798	68,353	64,046	62,290
Wyoming Bank & Trust	Cheyenne	147,504	158,902	149,031	164,974
The Converse County Bank	Douglas	467,131	497,548	487,906	511,854
State Bank	Green River	31,885	25,244	28,094	27,729
Bank of Jackson Hole	Jackson	581,855	660,165	618,077	687,229
Rocky Mountain Bank	Jackson	224,697	257,695	234,790	258,366
Central Bank and Trust	Lander	144,897	132,847	135,591	133,024
Western States Bank*	Laramie	432,548	437,259	445,818	464,124
Lusk State Bank	Lusk	48,812	50,382	48,232	46,484
Uinta Bank	Mountain View	135,448	160,396	145,700	177,597
First State Bank of Newcastle	Newcastle	126,566	121,740	122,409	116,663
Farmers State Bank	Pine Bluffs	23,099	23,772	23,251	26,602
Cowboy State Bank	Ranchester	39,817	42,033	41,262	39,757
Bank of Commerce	Rawlins	107,503	108,315	107,689	111,109
Wyoming Community Bank	Riverton	117,967	125,398	117,844	124,280
RSNB Bank	Rock Springs	334,705	313,444	313,337	310,461
Sundance State Bank	Sundance	163,537	163,986	162,241	157,760
Pinnacle Bank - Wyoming	Torrington	649,685	710,789	653,679	704,426
Platte Valley Bank	Torrington	306,184	318,604	307,339	351,660
TOTAL LOANS - STATE BANKS		5,230,414	5,501,431	5,281,858	5,602,611

* 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%	71.90%	73.37%
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TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Jun 2017	Jun 2018
Hilltop National Bank	Casper	775,036	653,301	644,481	623,276
First National Bank of Gillette	Gillette	522,965	489,155	511,283	465,016
Big Horn Federal Savings Bank	Greybull	197,320	201,416	200,400	205,933
Summit National Bank	Hulett	61,477	68,212	65,485	63,813
The Rawlins National Bank	Rawlins	148,752	160,121	156,246	154,499
First Federal Bank & Trust	Sheridan	223,207	244,063	228,909	256,701
TOTAL DEPOSITS - NATIONAL BANKS		1,928,757	1,816,268	1,806,805	1,769,238
				1,806,804	

NATIONAL BANKS LOAN/DEPOSIT RATIOS	39.90%	45.29%	45.24%	47.63%
ALL BANKS LOAN/DEPOSIT RATIOS	61.59%	64.75%	65.10%	67.19%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Jun 2017	Jun 2018
Bank of Star Valley	Afton	162,424	188,034	179,096	202,277
Security State Bank	Basin	321,180	320,688	317,652	327,706
Buffalo Federal Bank	Buffalo	105,957	111,453	107,614	114,743
First Northern Bank of Wyoming	Buffalo	283,514	310,308	298,564	336,874
Jonah Bank of Wyoming	Casper	316,719	313,654	300,014	307,223
Cheyenne State Bank	Cheyenne	45,826	46,330	46,209	45,118
Security First Bank	Cheyenne	72,727	75,390	71,154	69,345
Wyoming Bank & Trust	Cheyenne	168,463	179,794	171,681	186,265
The Converse County Bank	Douglas	514,412	547,702	537,535	564,571
State Bank	Green River	36,983	29,875	32,983	32,439
Bank of Jackson Hole	Jackson	656,675	737,195	695,107	770,545
Rocky Mountain Bank	Jackson	279,504	292,476	290,715	294,358
Central Bank and Trust	Lander	167,363	151,544	158,041	149,607
Western States Bank*	Laramie	485,325	491,848	499,137	519,757
Lusk State Bank	Lusk	55,583	57,519	54,969	53,292
Uinta Bank	Mountain View	149,769	174,294	159,551	191,495
First State Bank of Newcastle	Newcastle	146,640	142,068	143,339	136,554
Farmers State Bank	Pine Bluffs	25,793	26,652	26,119	29,409
Cowboy State Bank	Ranchester	46,746	45,998	45,631	46,644
Bank of Commerce	Rawlins	123,382	124,955	124,345	127,773
Wyoming Community Bank	Riverton	137,924	147,358	139,775	145,159
RSNB Bank	Rock Springs	375,261	355,680	357,079	355,833
Sundance State Bank	Sundance	181,420	182,646	181,433	177,205
Pinnacle Bank - Wyoming	Torrington	734,907	807,059	777,479	836,692
Platte Valley Bank	Torrington	352,030	372,921	360,894	407,825
TOTAL ASSETS - STATE BANKS		5,946,527	6,233,441	6,076,116	6,428,709

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

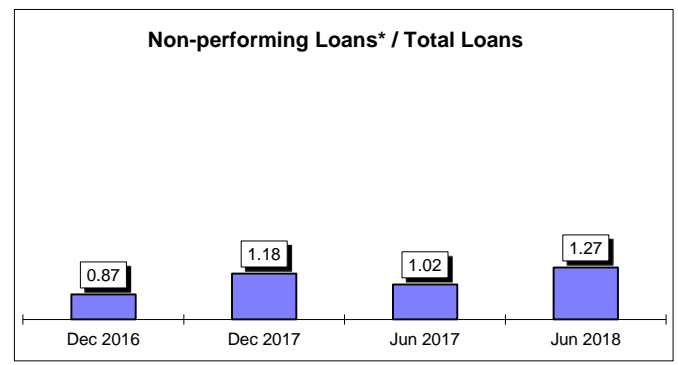
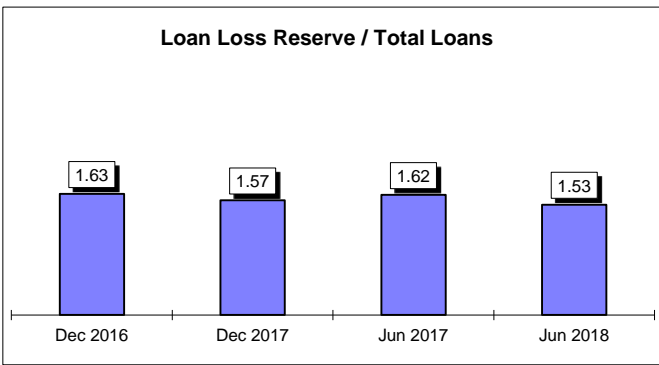
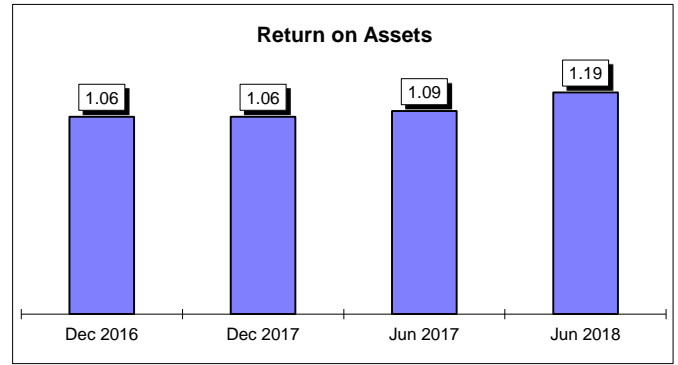
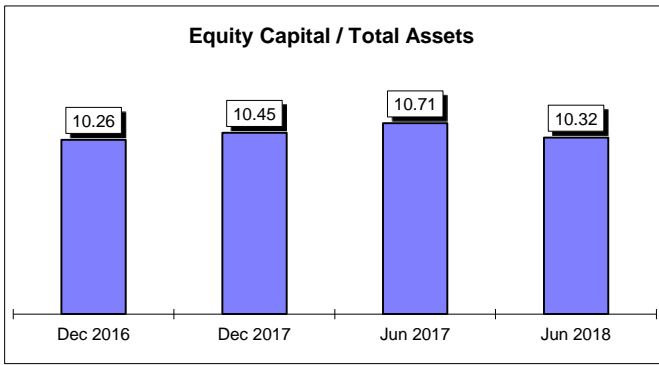
** Oregon Trail Bank merged with Banner Capital Bank (Nebraska) February 1, 2018

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

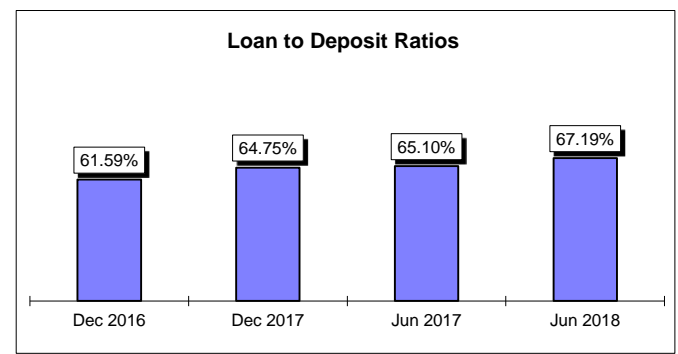
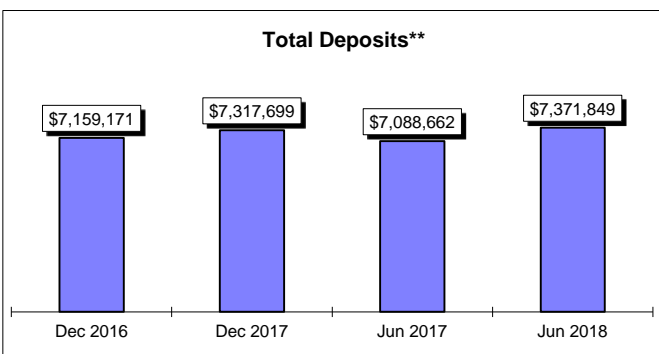
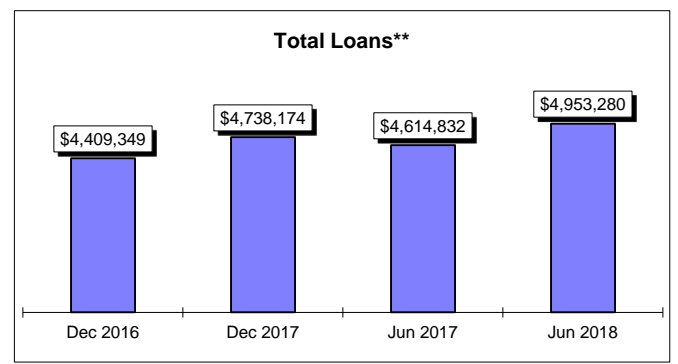
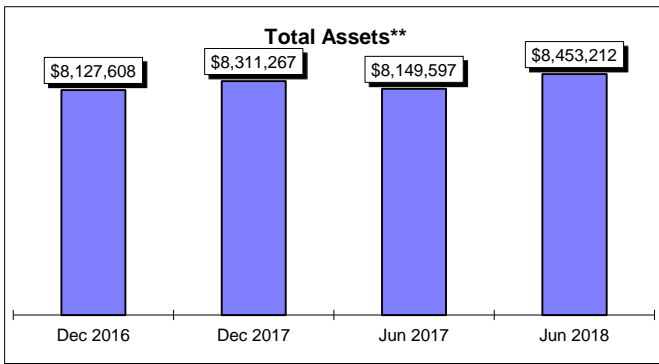
BANK	LOCATION	Dec 2016	Dec 2017	Jun 2017	Jun 2018
Hilltop National Bank	Casper	849,481	735,294	729,392	702,868
First National Bank of Gillette	Gillette	584,653	552,315	577,530	525,171
Big Horn Federal Savings Bank	Greybull	232,751	241,883	238,291	246,803
Summit National Bank	Hulett	71,250	77,086	77,143	72,894
The Rawlins National Bank	Rawlins	176,816	183,596	178,527	175,997
First Federal Bank & Trust	Sheridan	266,130	287,652	272,598	300,770
TOTAL ASSETS - NATIONAL BANKS		2,181,081	2,077,826	2,073,481	2,024,503

**WYOMING
STATE AND NATIONAL BANKS
June 30, 2018**

Graph A



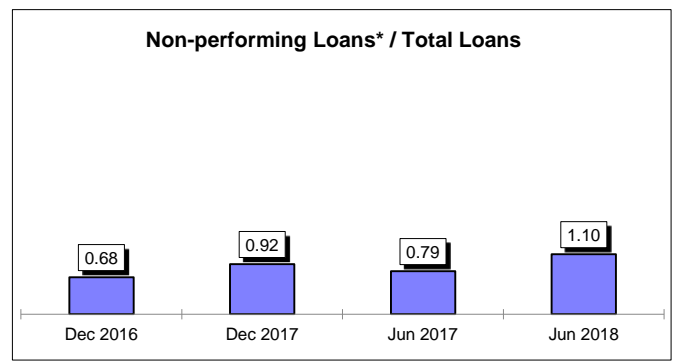
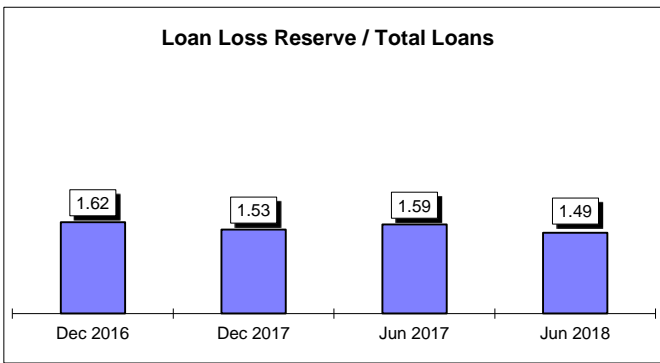
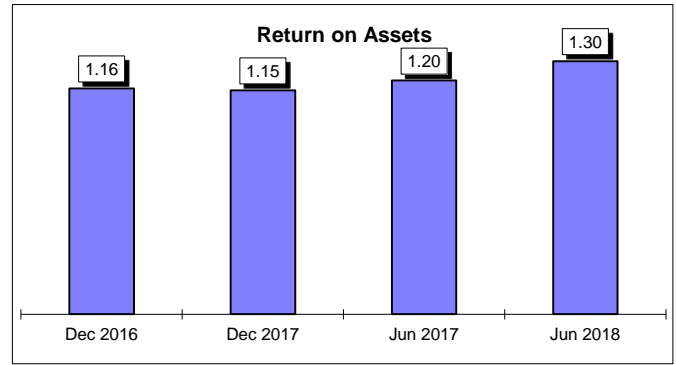
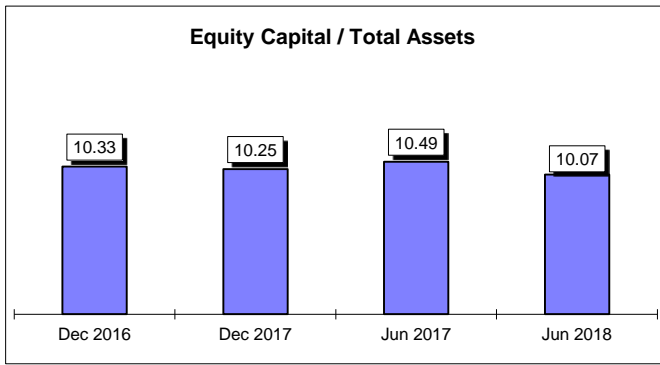
*Non-performing = 90+ days past due plus nonaccrual totals



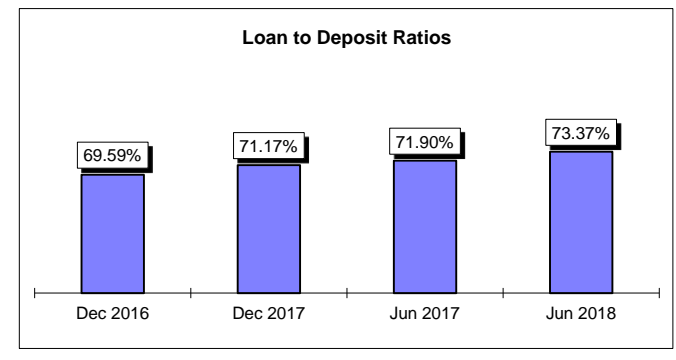
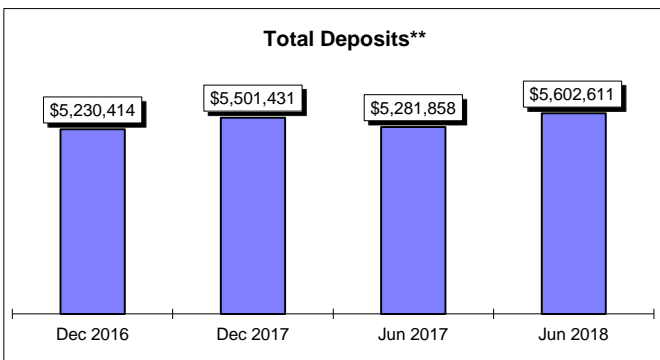
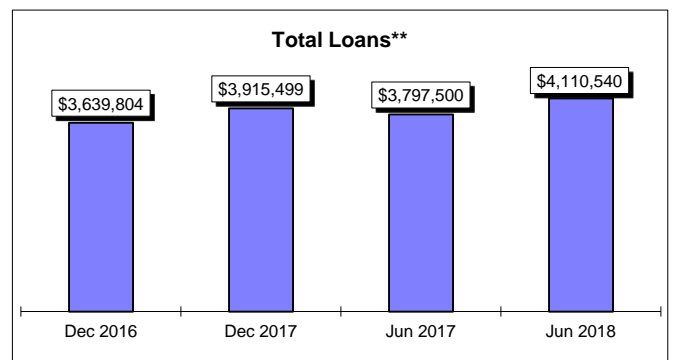
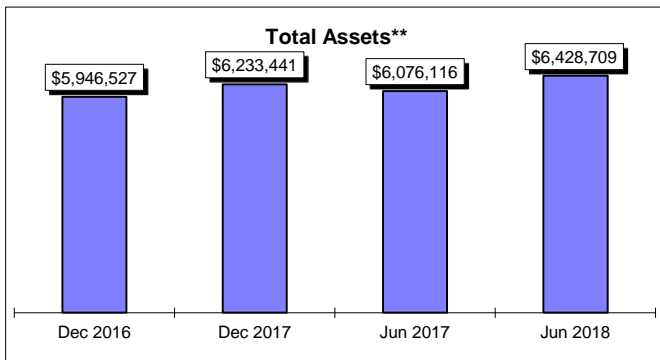
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WYOMING
STATE BANKS
June 30, 2018

Graph B



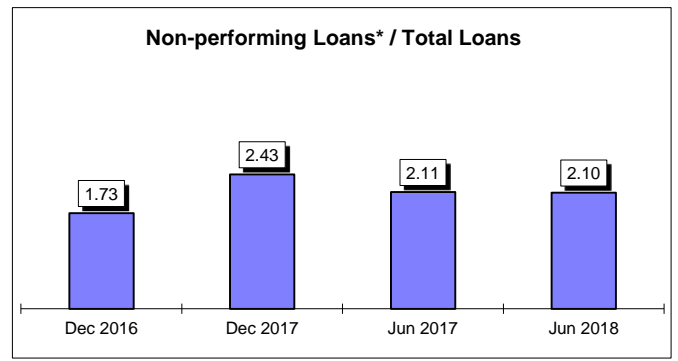
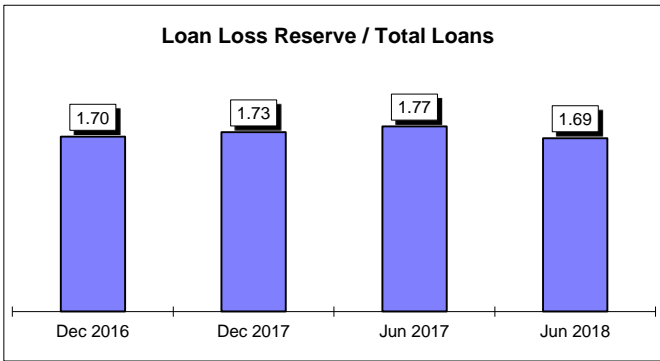
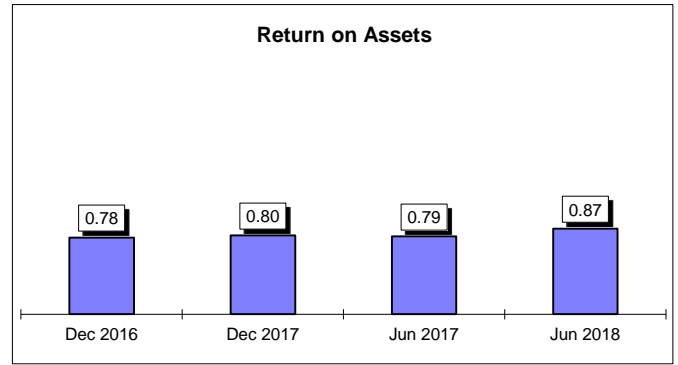
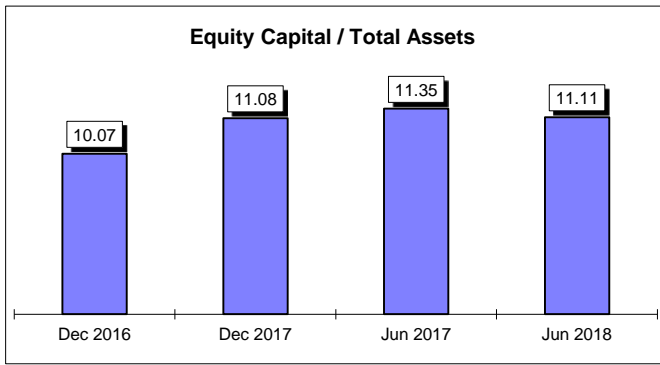
*Non-performing = 90+ days past due plus nonaccrual totals



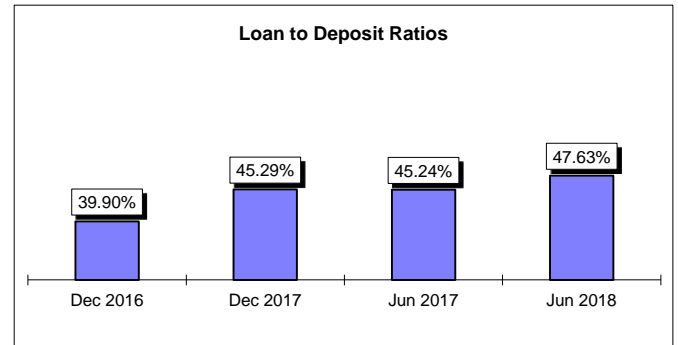
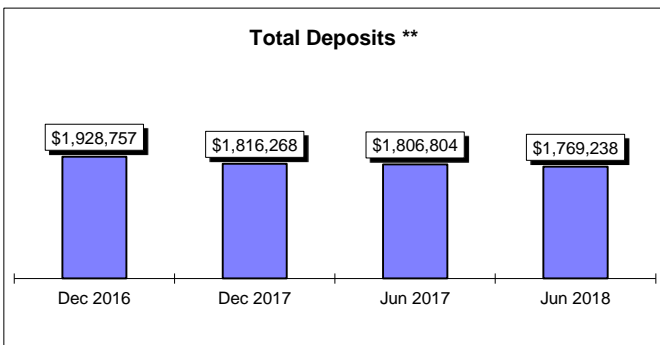
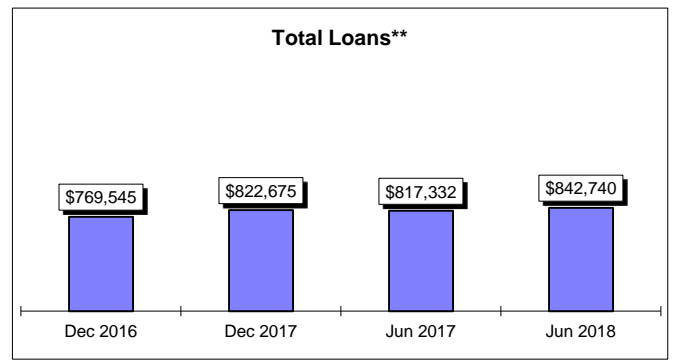
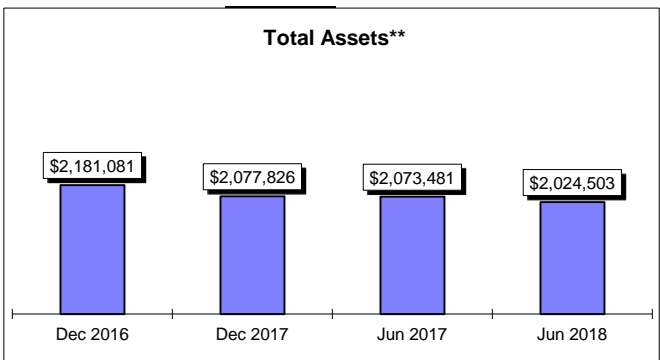
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**WYOMING
NATIONAL BANKS
June 30, 2018**

Graph C



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



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