

STATE OF WYOMING
DIVISION OF BANKING

Sep 2015
(000 Omitted)

	(26) STATE BANKS <small>(56 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	93,056	29,507	122,563
b. Interest-bearing balances	384,967	339,631	724,598
Securities			
a. Held-to-maturity securities	164,911	62,210	227,121
b. Available-for-sale securities	1,432,139	838,284	2,270,423
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	49,461	14,000	63,461
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	33,203	7,559	40,762
b. Loans & leases, net of unearned income	3,125,468	717,911	3,843,379
c. LESS: Allowance for loan and lease losses	53,474	11,509	64,983
d. Loans & leases, net of unearned income & allowance	3,071,994	706,402	3,778,396
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	139,420	23,748	163,168
Other real estate owned	11,196	336	11,532
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	2,772	1,893	4,665
Other assets	118,064	40,714	158,778
TOTAL ASSETS	5,511,356	2,064,654	7,576,010
LIABILITIES			
Deposits			
a. In domestic offices	4,832,645	1,813,189	6,645,834
1. Noninterest bearing	1,074,628	387,946	1,462,574
2. Interest bearing	3,758,017	1,425,243	5,183,260
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	1,910	2,486	4,396
b. Securities sold under agreements to repurchase	41,472	11,168	52,640
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	50,921	2,080	53,001
Subordinated notes and debentures	0	0	0
Other liabilities	19,057	11,574	30,631
TOTAL LIABILITIES	4,946,005	1,840,497	6,786,502
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	21,023	2,320	23,343
Surplus	207,488	11,613	219,101
a. Retained earnings	326,979	203,529	530,508
b. Accumulated other comprehensive income	9,862	6,695	16,557
c. Other equity capital components	(1)	0	(1)
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	565,351	224,157	789,508
TOTAL LIABILITIES AND EQUITY CAPITAL	5,511,356	2,064,654	7,576,010

* 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 71 branches. There are also 12 banks, chartered out-of-state, with 118 branches in Wyoming. Total state and national banking locations in Wyoming - 221.

TOTAL LOANS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Sep 2014	Sep 2015
Bank of Star Valley	Afton	74,146	87,363	85,351	92,604
Security State Bank	Basin	188,107	202,564	200,494	209,405
Buffalo Federal Bank*	Buffalo	74,014	60,955	62,626	70,041
First Northern Bank of Wyoming	Buffalo	140,099	170,334	163,255	180,153
Jonah Bank of Wyoming	Casper	153,181	171,338	166,943	181,370
Cheyenne State Bank	Cheyenne	25,878	31,868	30,140	31,487
Security First Bank	Cheyenne	38,361	40,472	42,823	39,107
Wyoming Bank & Trust	Cheyenne	79,422	81,797	85,472	86,339
The Converse County Bank	Douglas	133,443	142,891	142,180	151,493
State Bank	Green River	21,401	20,452	20,883	20,454
Oregon Trail Bank	Guernsey	16,219	15,655	15,480	15,731
Bank of Jackson Hole	Jackson	376,966	392,951	393,858	418,808
Rocky Mountain Bank	Jackson	129,066	152,387	150,713	175,851
Central Bank and Trust	Lander	87,393	95,545	95,712	97,222
Wyoming State Bank	Laramie	94,258	101,836	97,957	109,639
Lusk State Bank	Lusk	27,202	28,695	29,674	31,462
Uinta Bank	Mountain View	43,463	48,364	46,927	51,909
First State Bank of Newcastle	Newcastle	37,017	35,336	34,705	35,540
Farmers State Bank	Pine Bluffs	7,268	9,303	7,437	12,732
Cowboy State Bank	Ranchester	26,083	23,964	25,289	26,837
Bank of Commerce	Rawlins	44,745	56,566	48,684	68,082
Wyoming Community Bank	Riverton	78,632	74,522	74,724	78,167
RSNB Bank	Rock Springs	71,847	70,815	75,848	66,354
Sundance State Bank	Sundance	89,260	85,116	93,459	99,121
Pinnacle Bank - Wyoming	Torrington	437,946	498,450	489,181	536,712
Platte Valley Bank	Torrington	209,282	265,740	269,888	272,051
TOTAL LOANS - STATE BANKS		2,704,699	2,965,279	2,949,703	3,158,671

* Converted to state charter May 31, 2014

TOTAL LOANS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Sep 2014	Sep 2015
Hilltop National Bank	Casper	237,233	248,070	247,638	251,229
First National Bank of Gillette	Gillette	120,485	128,546	132,817	121,915
Big Horn Federal Savings Bank	Greybull	101,454	97,258	98,306	92,330
Summit National Bank	Hulett	37,735	42,755	44,112	51,277
The Rawlins National Bank	Rawlins	60,675	71,627	68,071	71,485
First Federal Savings Bank	Sheridan	102,042	126,025	122,620	137,234
TOTAL LOANS - NATIONAL BANKS		659,624	714,281	713,564	725,470

Federal Savings Banks added to report beginning March 2014

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Sep 2014	Sep 2015
Bank of Star Valley	Afton	106,632	115,235	112,747	126,743
Security State Bank	Basin	266,505	307,543	273,418	279,086
Buffalo Federal Bank*	Buffalo	106,319	94,679	96,921	94,622
First Northern Bank of Wyoming	Buffalo	224,559	248,545	244,032	244,950
Jonah Bank of Wyoming	Casper	230,598	276,172	242,585	272,346
Cheyenne State Bank	Cheyenne	29,728	35,137	33,203	40,378
Security First Bank	Cheyenne	56,583	63,127	60,919	63,086
Wyoming Bank & Trust	Cheyenne	120,934	128,311	127,385	156,077
The Converse County Bank	Douglas	407,690	456,899	415,918	466,371
State Bank	Green River	34,921	32,682	34,161	34,975
Oregon Trail Bank	Guernsey	26,927	30,661	31,967	33,381
Bank of Jackson Hole	Jackson	485,033	546,143	506,969	534,280
Rocky Mountain Bank	Jackson	160,272	170,409	170,815	209,594
Central Bank and Trust	Lander	137,164	130,753	124,749	138,681
Wyoming State Bank	Laramie	128,792	144,809	131,366	143,923
Lusk State Bank	Lusk	51,053	53,011	53,459	49,812
Uinta Bank	Mountain View	96,737	103,707	96,002	116,064
First State Bank of Newcastle	Newcastle	133,826	136,161	130,744	132,421
Farmers State Bank	Pine Bluffs	20,492	28,380	19,519	21,409
Cowboy State Bank	Ranchester	37,560	38,267	37,934	37,001
Bank of Commerce	Rawlins	107,764	112,501	107,463	113,934
Wyoming Community Bank	Riverton	113,683	118,490	117,452	115,888
RSNB Bank	Rock Springs	326,945	333,279	323,567	320,149
Sundance State Bank	Sundance	149,975	165,297	150,076	160,942
Pinnacle Bank - Wyoming	Torrington	574,580	589,745	600,140	636,048
Platte Valley Bank	Torrington	185,449	271,815	267,848	290,484
TOTAL DEPOSITS - STATE BANKS		4,320,721	4,731,758	4,511,359	4,832,645

* Converted to state charter May 31, 2014

STATE BANKS LOAN/DEPOSIT RATIOS

62.60%

62.67%

65.38%

65.36%

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

First National Bank of Gillette	LOCATION	Dec 2013	Dec 2014	Sep 2014	Sep 2015
Hilltop National Bank	Casper	596,429	634,909	623,218	673,179
First National Bank of Gillette	Gillette	483,124	516,742	488,401	529,693
Big Horn Federal Savings Bank	Greybull	194,149	199,969	198,038	198,793
Summit National Bank	Hulett	53,602	55,443	54,746	53,020
The Rawlins National Bank	Rawlins	135,869	147,140	139,845	156,853
First Federal Savings Bank	Sheridan	176,191	175,102	173,128	201,651
TOTAL DEPOSITS - NATIONAL BANKS		1,639,364	1,729,305	1,677,376	1,813,189

Federal Savings Banks added to report beginning March 2014

NATIONAL BANKS LOAN/DEPOSIT RATIOS	40.24%	41.30%	42.54%	40.01%
ALL BANKS LOAN/DEPOSIT RATIOS	56.45%	56.95%	59.19%	58.44%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Sep 2014	Sep 2015
Bank of Star Valley	Afton	122,584	131,748	128,949	145,471
Security State Bank	Basin	313,861	356,110	326,777	327,032
Buffalo Federal Bank*	Buffalo	121,194	106,917	111,459	109,545
First Northern Bank of Wyoming	Buffalo	245,421	275,025	269,008	283,069
Jonah Bank of Wyoming	Casper	254,927	302,416	267,928	300,773
Cheyenne State Bank	Cheyenne	35,405	41,146	39,087	46,461
Security First Bank	Cheyenne	63,579	69,762	68,090	69,845
Wyoming Bank & Trust	Cheyenne	136,408	145,861	144,952	176,218
The Converse County Bank	Douglas	446,760	500,253	459,665	513,709
State Bank	Green River	39,873	37,768	39,192	40,128
Oregon Trail Bank	Guernsey	30,091	33,841	35,215	38,002
Bank of Jackson Hole	Jackson	541,486	609,311	569,689	601,756
Rocky Mountain Bank	Jackson	206,067	218,231	218,349	258,885
Central Bank and Trust	Lander	160,929	153,324	152,730	161,656
Wyoming State Bank	Laramie	147,639	164,434	150,765	163,638
Lusk State Bank	Lusk	56,941	59,290	59,449	56,186
Uinta Bank	Mountain View	111,736	119,778	113,562	133,207
First State Bank of Newcastle	Newcastle	152,357	155,958	150,426	153,206
Farmers State Bank	Pine Bluffs	22,116	30,309	21,488	23,914
Cowboy State Bank	Ranchester	41,338	42,066	41,894	41,492
Bank of Commerce	Rawlins	120,535	127,127	121,875	129,303
Wyoming Community Bank	Riverton	128,528	136,202	133,742	134,457
RSNB Bank	Rock Springs	364,034	377,032	365,835	364,048
Sundance State Bank	Sundance	162,762	181,201	166,514	179,008
Pinnacle Bank - Wyoming	Torrington	654,362	682,294	683,765	719,883
Platte Valley Bank	Torrington	235,352	323,286	318,796	340,464
TOTAL ASSETS - STATE BANKS		4,916,285	5,380,690	5,159,201	5,511,356

* Converted to state charter May 31, 2014

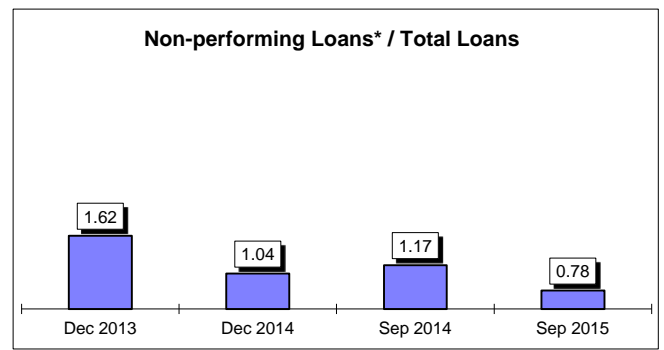
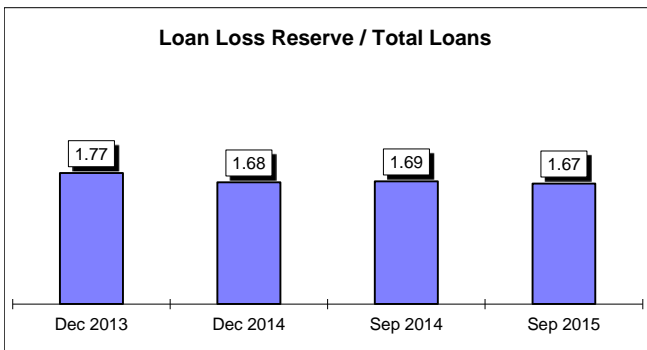
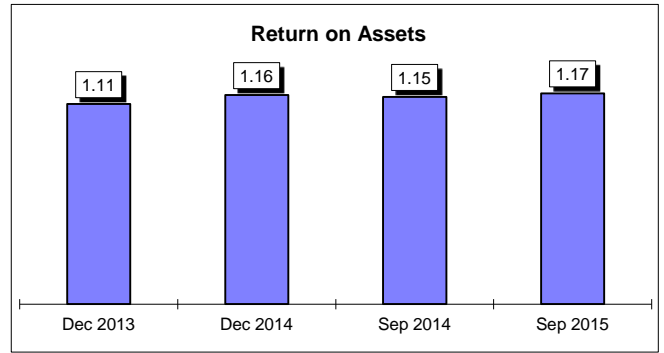
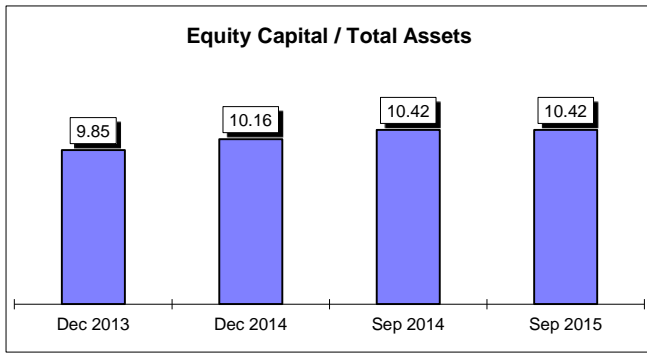
TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2013	Dec 2014	Sep 2014	Sep 2015
Hilltop National Bank	Casper	650,112	706,956	690,693	750,332
First National Bank of Gillette	Gillette	536,416	578,170	547,017	594,695
Big Horn Federal Savings Bank	Greybull	221,272	230,251	227,191	233,894
Summit National Bank	Hulett	61,254	62,210	63,509	64,485
The Rawlins National Bank	Rawlins	155,161	165,206	158,126	176,923
First Federal Savings Bank	Sheridan	220,683	221,599	219,413	244,325
TOTAL ASSETS - NATIONAL BANKS		1,844,898	1,964,392	1,905,949	2,064,654

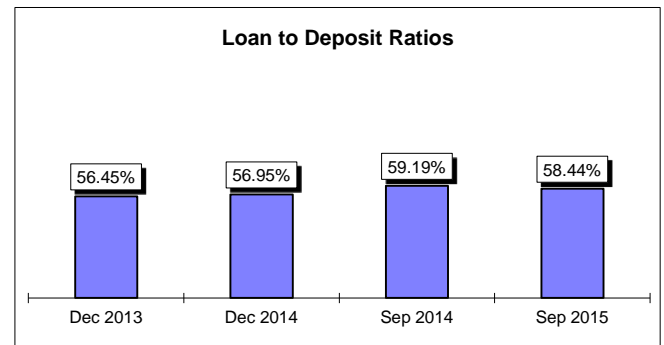
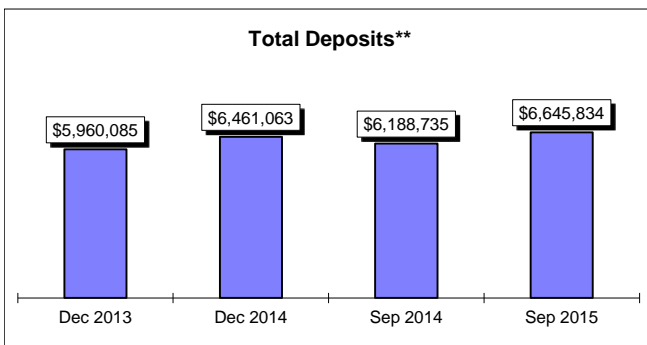
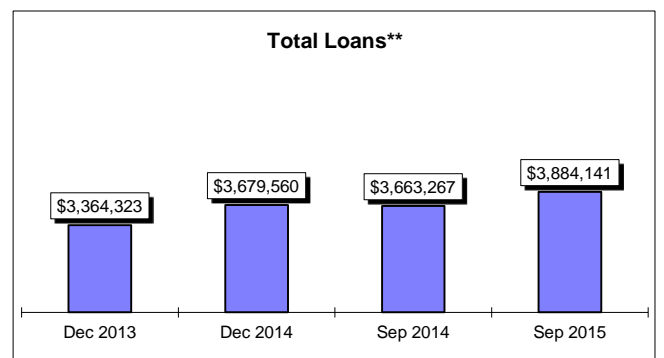
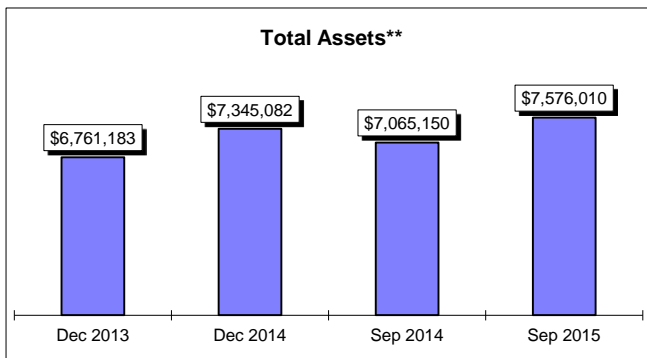
Federal Savings Banks added to report beginning March 2014

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

Graph A



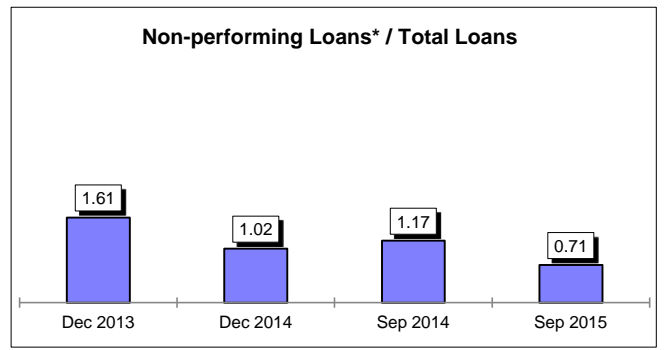
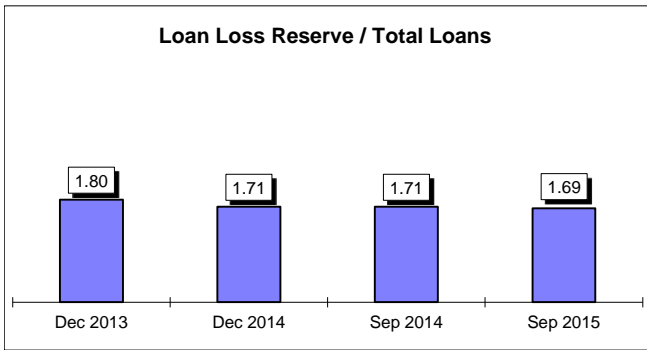
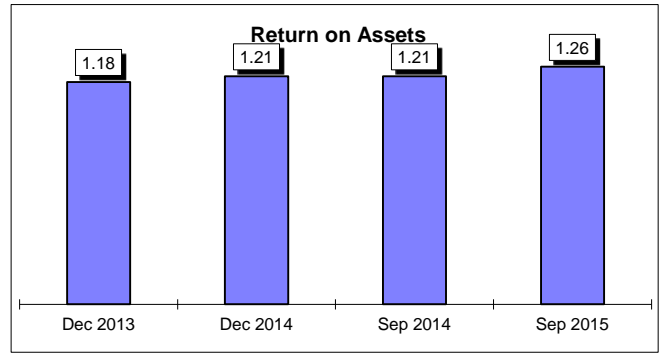
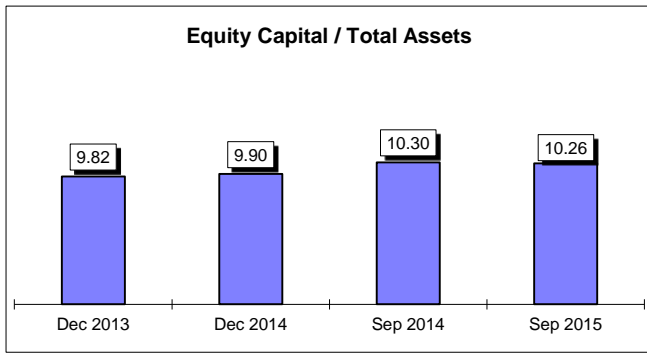
*Non-performing = 90+ days past due plus nonaccrual totals



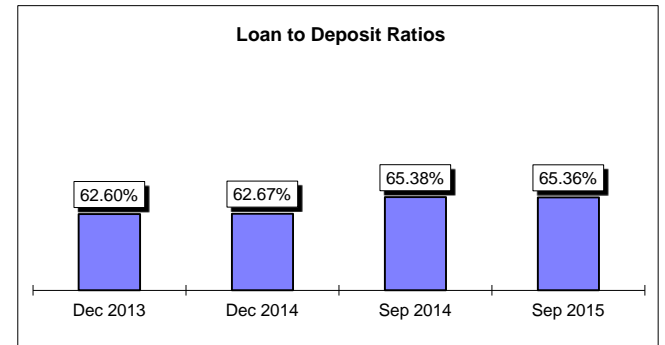
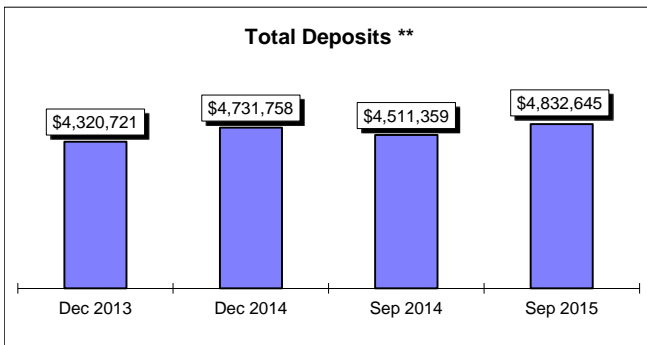
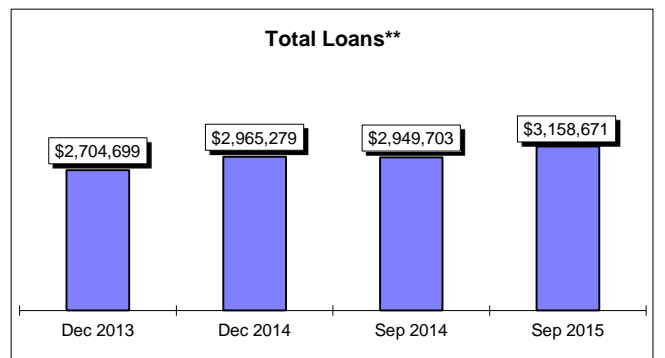
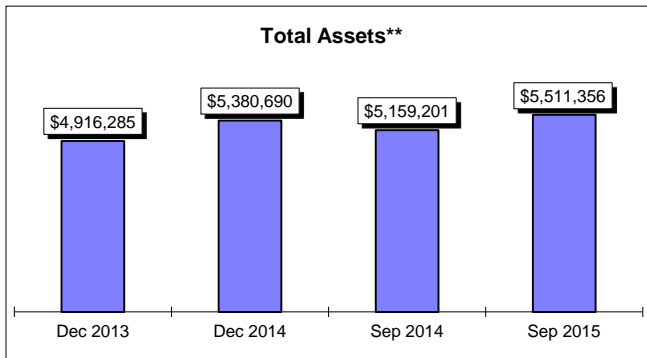
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**WYOMING
STATE BANKS
September 30, 2015**

Graph B



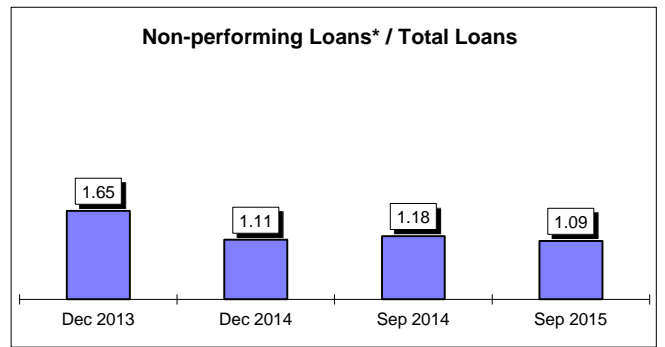
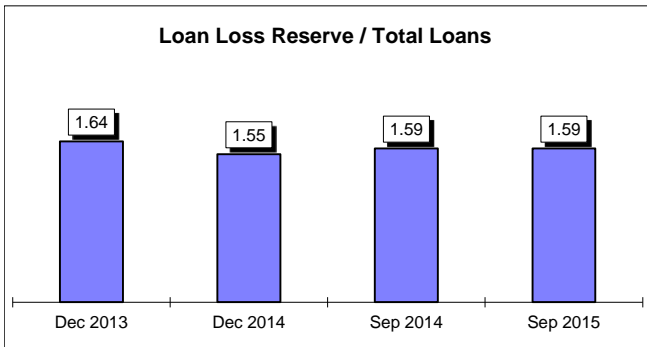
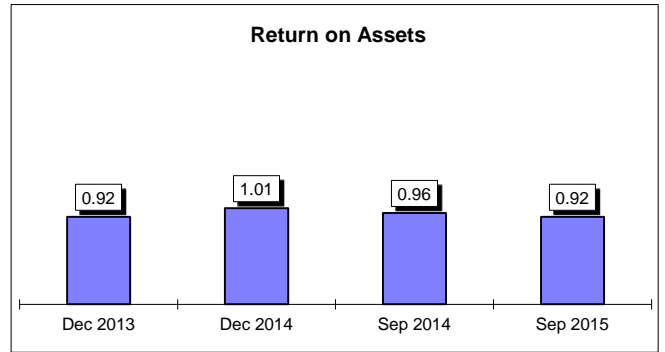
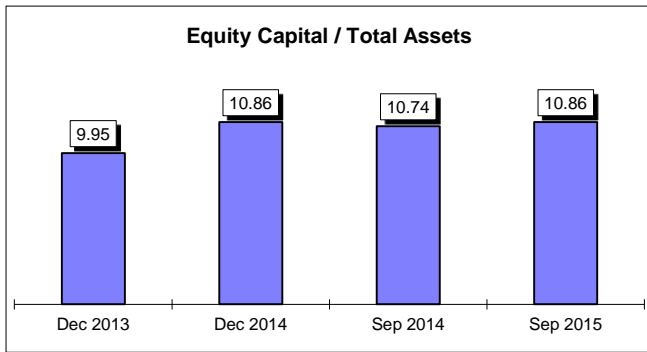
*Non-performing = 90+ days past due plus nonaccrual totals



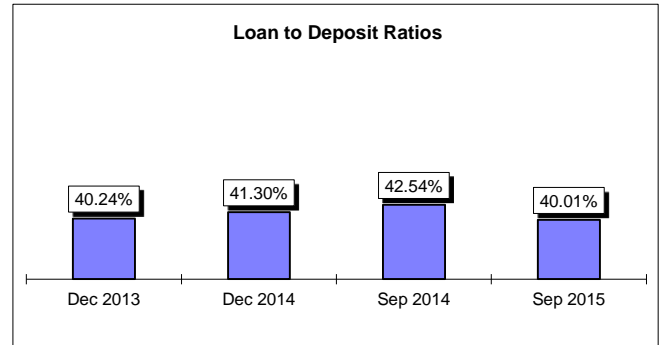
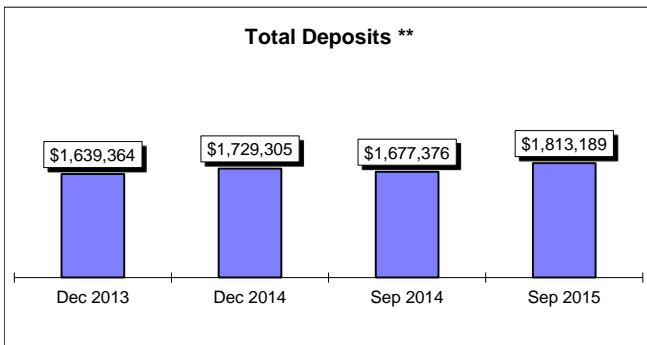
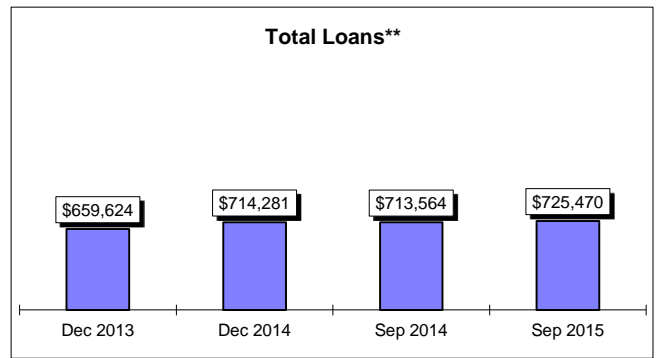
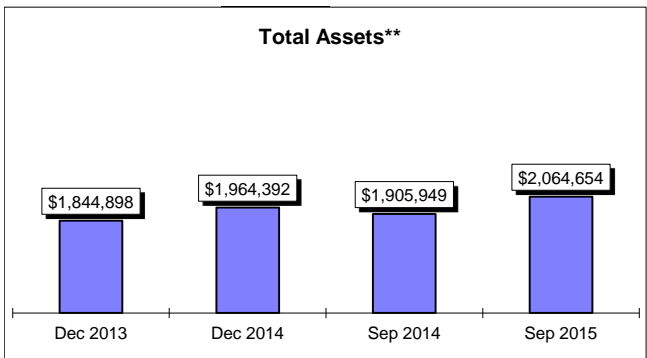
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**WYOMING
NATIONAL BANKS
September 30, 2015**

Graph C



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



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