

STATE OF WYOMING
DIVISION OF BANKING

Sep 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	101,759	30,336	132,095
b. Interest-bearing balances	445,965	151,097	597,062
Securities			
a. Held-to-maturity securities	141,068	62,802	203,870
b. Available-for-sale securities	1,408,416	855,286	2,263,702
Federal funds sold & securities purchased under agreement to resell:			
a. Fed funds sold	68,768	13,388	82,156
b. Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
a. Loans & leases held for sale	26,883	7,158	34,041
b. Loans & leases, net of unearned income	4,147,009	851,169	4,998,178
c. LESS: Allowance for loan and lease losses	62,553	14,858	77,411
d. Loans & leases, net of unearned income & allowance	4,084,456	836,311	4,920,767
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	147,261	25,574	172,835
Other real estate owned	13,285	1,146	14,431
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	8,152	370	8,522
b. Other Intangible assets	1,465	2,851	4,316
Other assets	146,779	51,197	197,976
TOTAL ASSETS	6,594,257	2,037,516	8,631,773
LIABILITIES			
Deposits			
a. In domestic offices	5,794,345	1,787,910	7,582,255
1. Noninterest bearing	1,222,828	405,335	1,628,163
2. Interest bearing	4,571,517	1,382,575	5,954,092
Federal funds purchased & securities sold under agreements to repurchase			
a. Fed funds purchased	8,794	0	8,794
b. Securities sold under agreements to repurchase	36,220	9,837	46,057
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	71,322	1,050	72,372
Subordinated notes and debentures	0	0	0
Other liabilities	28,190	14,329	42,519
TOTAL LIABILITIES	5,938,871	1,813,126	7,751,997
EQUITY CAPITAL			
Perpetual preferred stock and related surplus	0	0	0
Common stock	24,587	2,320	26,907
Surplus	223,025	11,613	234,638
a. Retained earnings	434,662	233,654	668,316
b. Accumulated other comprehensive income	(26,888)	(23,197)	(50,085)
c. Other equity capital components	0	0	0
Noncontrolling (minority) interests in consolidated subsidiaries	0	0	0
TOTAL EQUITY CAPITAL	655,386	224,390	879,776
TOTAL LIABILITIES AND EQUITY CAPITAL	6,594,257	2,037,516	8,631,773

* 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	Sep 2017	Sep 2018
Bank of Star Valley	Afton	96,333	91,520	86,991	105,952
Security State Bank	Basin	189,811	203,999	199,014	203,433
Buffalo Federal Bank	Buffalo	71,777	80,264	78,482	81,330
First Northern Bank of Wyoming	Buffalo	199,194	213,420	211,090	248,212
Jonah Bank of Wyoming	Casper	192,137	200,514	197,184	234,828
Cheyenne State Bank	Cheyenne	30,072	28,619	29,873	31,014
Security First Bank	Cheyenne	39,197	40,305	39,025	36,949
Wyoming Bank & Trust	Cheyenne	98,417	99,578	98,839	99,115
The Converse County Bank	Douglas	163,071	170,134	172,239	173,700
State Bank	Green River	18,355	15,698	16,077	13,532
Bank of Jackson Hole	Jackson	476,555	559,803	541,333	616,166
Rocky Mountain Bank	Jackson	198,351	219,084	207,234	215,543
Central Bank and Trust	Lander	91,381	93,385	93,856	94,993
Western States Bank*	Laramie	360,982	385,101	369,550	388,238
Lusk State Bank	Lusk	31,936	30,833	33,885	32,247
Uinta Bank	Mountain View	47,565	56,515	52,557	65,688
First State Bank of Newcastle	Newcastle	38,224	38,344	37,233	40,843
Farmers State Bank	Pine Bluffs	14,033	14,725	14,129	15,922
Cowboy State Bank	Ranchester	29,082	28,395	29,055	30,164
Bank of Commerce	Rawlins	68,615	68,811	69,492	72,988
Wyoming Community Bank	Riverton	78,781	84,134	86,335	90,763
RSNB Bank	Rock Springs	104,312	105,341	100,509	120,258
Sundance State Bank	Sundance	110,637	108,474	114,341	116,023
Pinnacle Bank - Wyoming	Torrington	585,596	649,629	638,520	684,006
Platte Valley Bank	Torrington	305,390	328,874	327,753	361,985
TOTAL LOANS - STATE BANKS		3,639,804	3,915,499	3,844,596	4,173,892

* 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	Sep 2017	Sep 2018
Hilltop National Bank	Casper	247,151	251,904	255,440	260,831
First National Bank of Gillette	Gillette	122,294	126,917	128,354	135,454
Big Horn Federal Savings Bank	Greybull	97,586	105,782	103,093	109,776
Summit National Bank	Hulett	55,729	51,085	54,786	55,211
The Rawlins National Bank	Rawlins	85,559	99,752	98,417	105,664
First Federal Bank & Trust	Sheridan	161,226	187,235	185,338	191,391
TOTAL LOANS - NATIONAL BANKS		769,545	822,675	825,428	858,327

TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING STATE BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Sep 2017	Sep 2018
Bank of Star Valley	Afton	142,280	165,376	158,164	182,729
Security State Bank	Basin	272,727	267,068	264,098	284,644
Buffalo Federal Bank	Buffalo	92,878	95,970	97,681	96,590
First Northern Bank of Wyoming	Buffalo	247,172	275,286	261,845	291,299
Jonah Bank of Wyoming	Casper	286,080	280,997	281,551	287,058
Cheyenne State Bank	Cheyenne	39,639	39,862	41,070	35,799
Security First Bank	Cheyenne	65,798	68,353	67,248	59,406
Wyoming Bank & Trust	Cheyenne	147,504	158,902	165,178	189,008
The Converse County Bank	Douglas	467,131	497,548	480,402	515,325
State Bank	Green River	31,885	25,244	26,536	27,015
Bank of Jackson Hole	Jackson	581,855	660,165	626,094	743,131
Rocky Mountain Bank	Jackson	224,697	257,695	262,444	281,819
Central Bank and Trust	Lander	144,897	132,847	133,501	128,459
Western States Bank*	Laramie	432,548	437,259	418,757	463,172
Lusk State Bank	Lusk	48,812	50,382	50,150	50,292
Uinta Bank	Mountain View	135,448	160,396	151,087	175,969
First State Bank of Newcastle	Newcastle	126,566	121,740	118,933	115,888
Farmers State Bank	Pine Bluffs	23,099	23,772	26,268	25,387
Cowboy State Bank	Ranchester	39,817	42,033	41,282	41,054
Bank of Commerce	Rawlins	107,503	108,315	105,069	109,477
Wyoming Community Bank	Riverton	117,967	125,398	119,316	128,461
RSNB Bank	Rock Springs	334,705	313,444	305,783	312,452
Sundance State Bank	Sundance	163,537	163,986	165,937	161,343
Pinnacle Bank - Wyoming	Torrington	649,685	710,789	690,782	735,664
Platte Valley Bank	Torrington	306,184	318,604	308,752	352,904
TOTAL DEPOSITS - STATE BANKS		5,230,414	5,501,431	5,367,928	5,794,345

* 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%	71.62%	72.03%
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TOTAL DEPOSITS COMPARISON (000 omitted)

WYOMING NATIONAL BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Sep 2017	Sep 2018
Hilltop National Bank	Casper	775,036	653,301	707,128	637,598
First National Bank of Gillette	Gillette	522,965	489,155	498,975	455,985
Big Horn Federal Savings Bank	Greybull	197,320	201,416	204,261	211,034
Summit National Bank	Hulett	61,477	68,212	67,039	65,505
The Rawlins National Bank	Rawlins	148,752	160,121	156,583	163,336
First Federal Bank & Trust	Sheridan	223,207	244,063	233,826	254,452
TOTAL DEPOSITS - NATIONAL BANKS		1,928,757	1,816,268	1,867,812	1,787,910

NATIONAL BANKS LOAN/DEPOSIT RATIOS	39.90%	45.29%	44.19%	48.01%
ALL BANKS LOAN/DEPOSIT RATIOS	61.59%	64.75%	64.54%	66.37%

TOTAL ASSETS COMPARISON (000 omitted)
WYOMING STATE BANKS

BANK	LOCATION	Dec 2016	Dec 2017	Sep 2017	Sep 2018
Bank of Star Valley	Afton	162,424	188,034	181,289	210,171
Security State Bank	Basin	321,180	320,688	316,723	340,308
Buffalo Federal Bank	Buffalo	105,957	111,453	113,270	117,231
First Northern Bank of Wyoming	Buffalo	283,514	310,308	303,594	347,739
Jonah Bank of Wyoming	Casper	316,719	313,654	314,863	331,577
Cheyenne State Bank	Cheyenne	45,826	46,330	47,603	42,219
Security First Bank	Cheyenne	72,727	75,390	74,395	66,382
Wyoming Bank & Trust	Cheyenne	168,463	179,794	189,056	210,868
The Converse County Bank	Douglas	514,412	547,702	530,490	568,835
State Bank	Green River	36,983	29,875	31,272	31,595
Bank of Jackson Hole	Jackson	656,675	737,195	704,292	828,794
Rocky Mountain Bank	Jackson	279,504	292,476	319,031	318,617
Central Bank and Trust	Lander	167,363	151,544	156,350	144,204
Western States Bank*	Laramie	485,325	491,848	473,296	519,452
Lusk State Bank	Lusk	55,583	57,519	57,020	57,263
Uinta Bank	Mountain View	149,769	174,294	165,278	189,429
First State Bank of Newcastle	Newcastle	146,640	142,068	139,753	135,621
Farmers State Bank	Pine Bluffs	25,793	26,652	29,186	28,151
Cowboy State Bank	Ranchester	46,746	45,998	45,729	47,568
Bank of Commerce	Rawlins	123,382	124,955	122,080	126,368
Wyoming Community Bank	Riverton	137,924	147,358	140,661	148,060
RSNB Bank	Rock Springs	375,261	355,680	348,883	348,005
Sundance State Bank	Sundance	181,420	182,646	185,638	181,146
Pinnacle Bank - Wyoming	Torrington	734,907	807,059	783,581	844,885
Platte Valley Bank	Torrington	352,030	372,921	369,500	409,769
TOTAL ASSETS - STATE BANKS		5,946,527	6,233,441	6,142,833	6,594,257

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

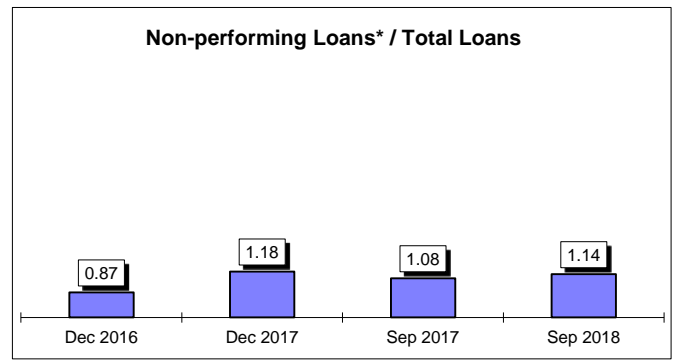
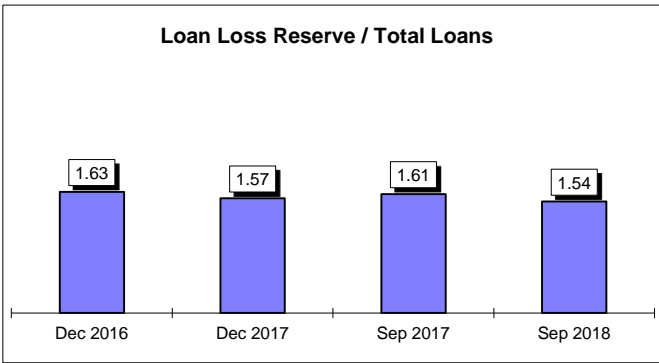
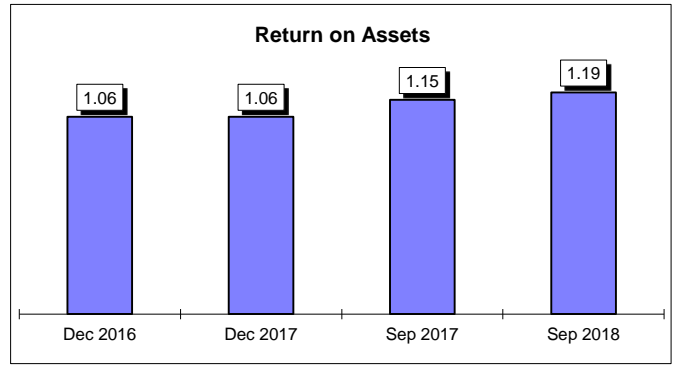
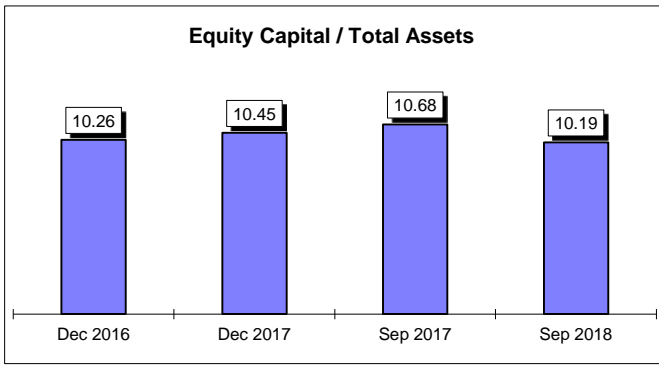
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TOTAL ASSETS COMPARISON (000 omitted)
WYOMING NATIONAL BANKS

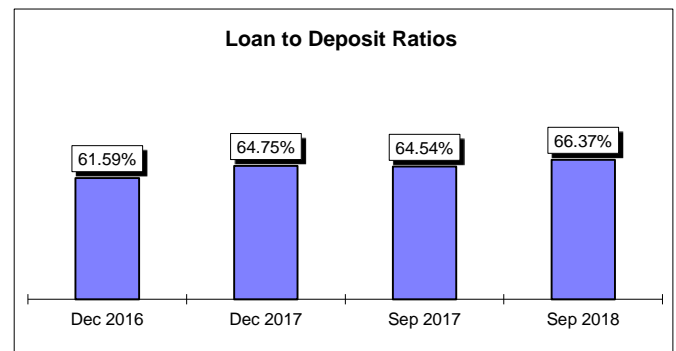
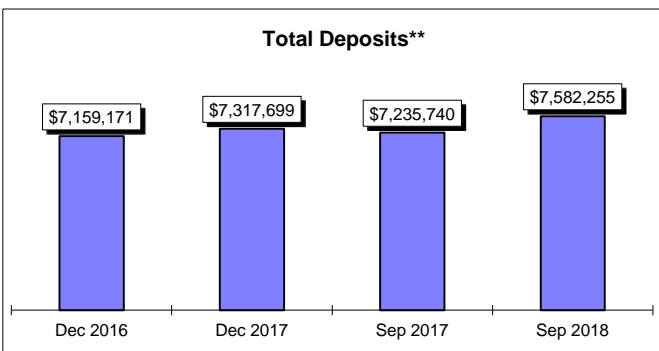
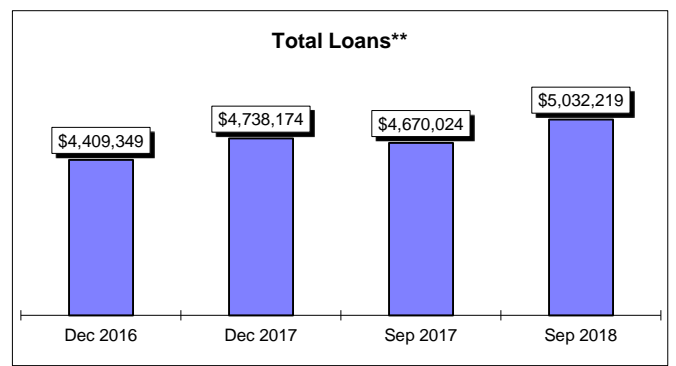
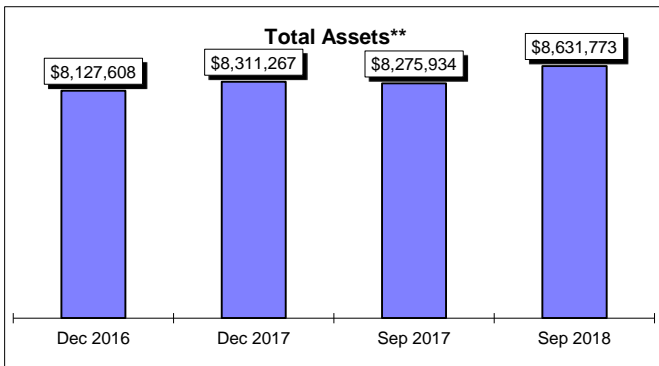
BANK	LOCATION	Dec 2016	Dec 2017	Sep 2017	Sep 2018
Hilltop National Bank	Casper	849,481	735,294	792,183	716,641
First National Bank of Gillette	Gillette	584,653	552,315	564,571	514,975
Big Horn Federal Savings Bank	Greybull	232,751	241,883	242,890	252,466
Summit National Bank	Hulett	71,250	77,086	76,002	73,619
The Rawlins National Bank	Rawlins	176,816	183,596	179,264	180,700
First Federal Bank & Trust	Sheridan	266,130	287,652	278,191	299,115
TOTAL ASSETS - NATIONAL BANKS		2,181,081	2,077,826	2,133,101	2,037,516

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

Graph A



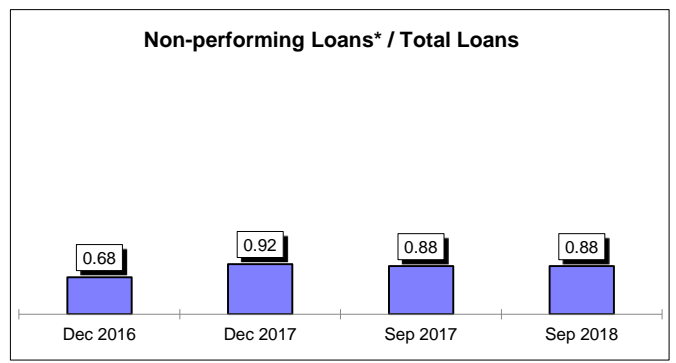
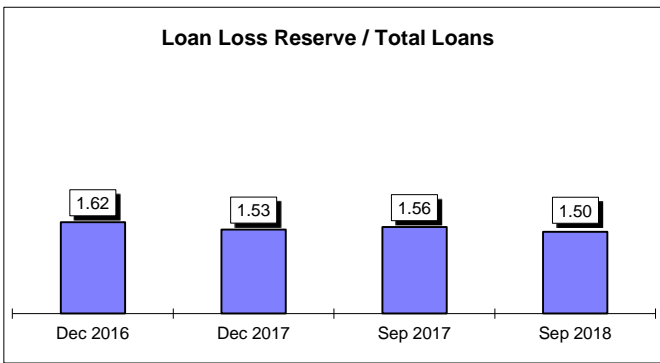
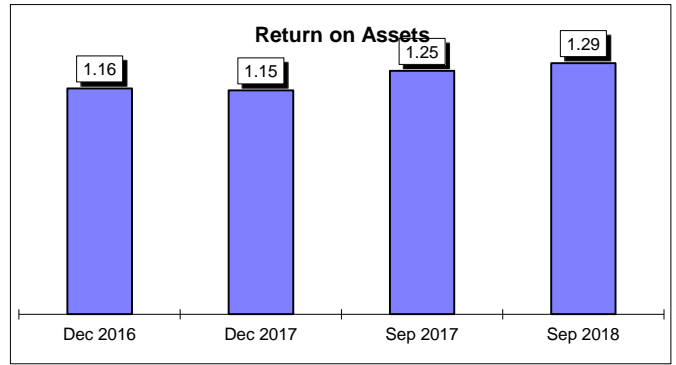
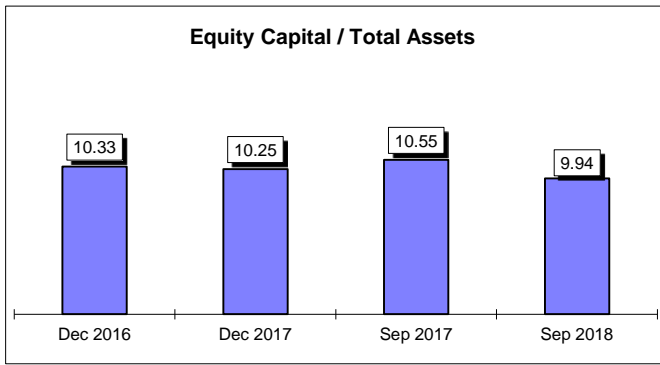
*Non-performing = 90+ days past due plus nonaccrual totals



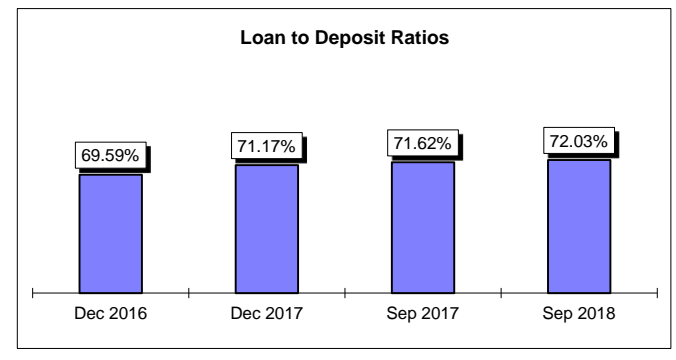
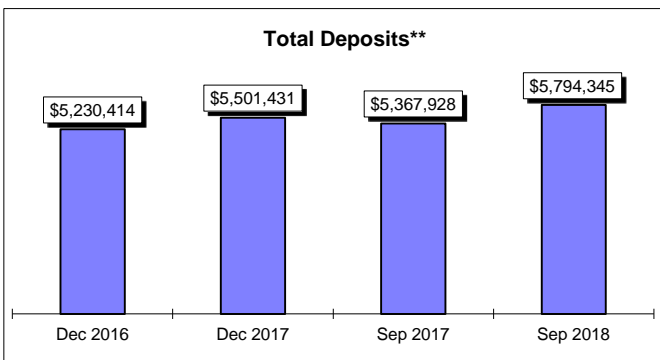
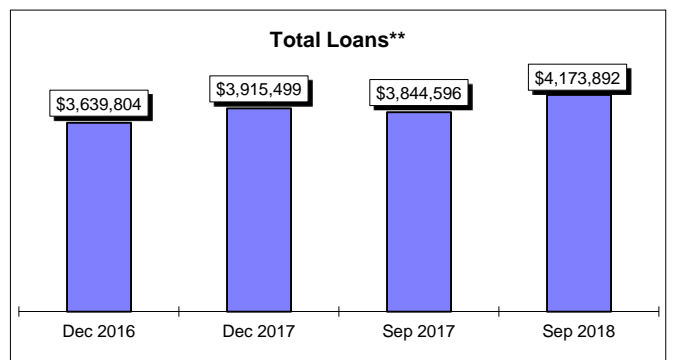
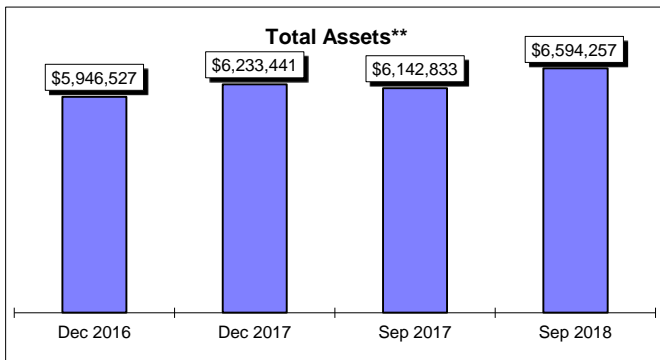
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**WYOMING
STATE BANKS
September 30, 2018**

Graph B



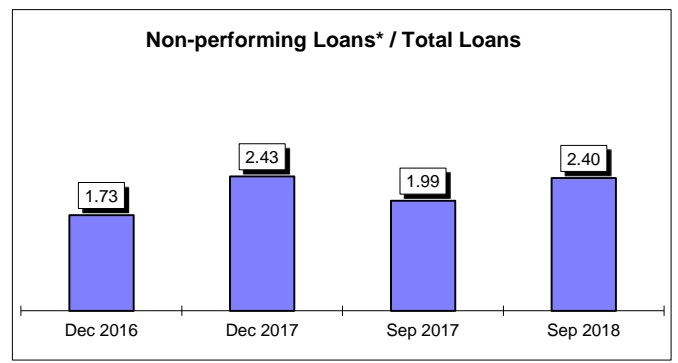
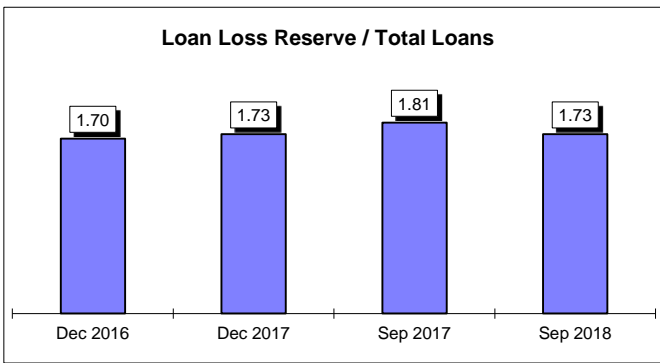
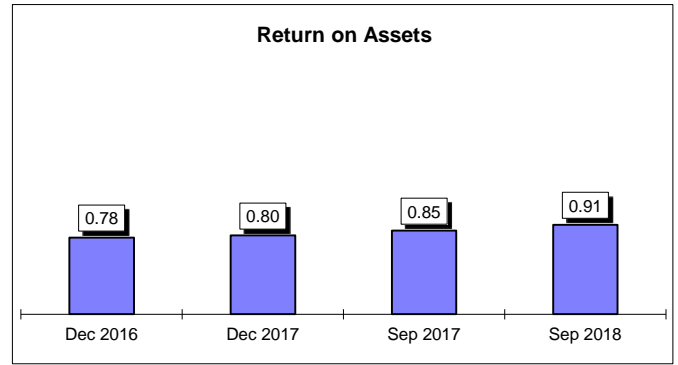
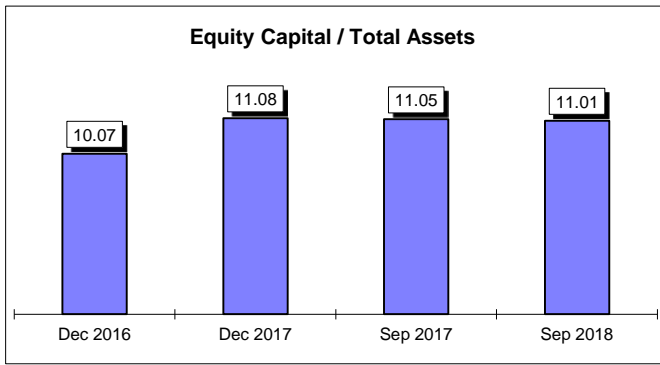
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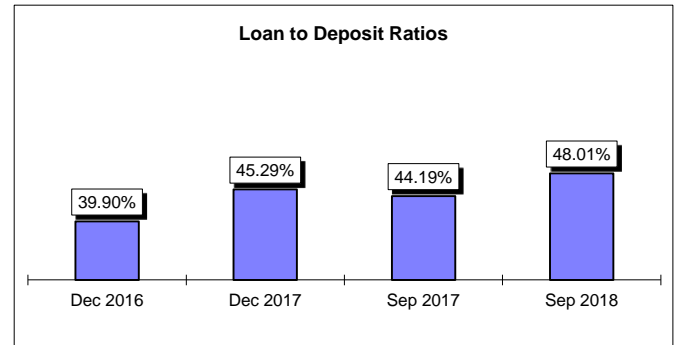
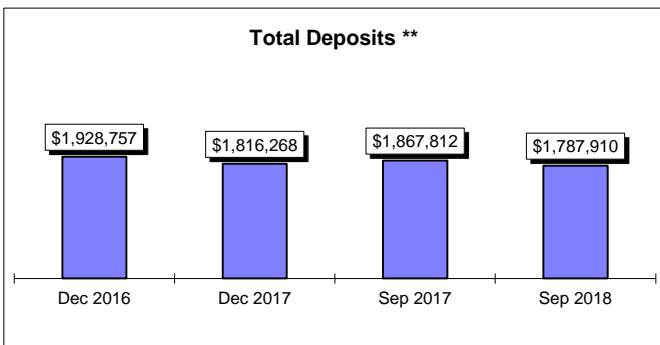
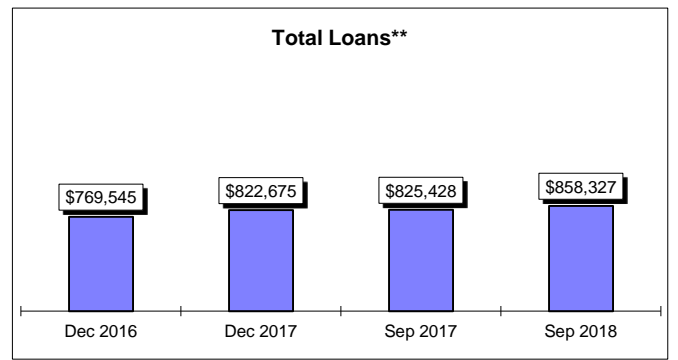
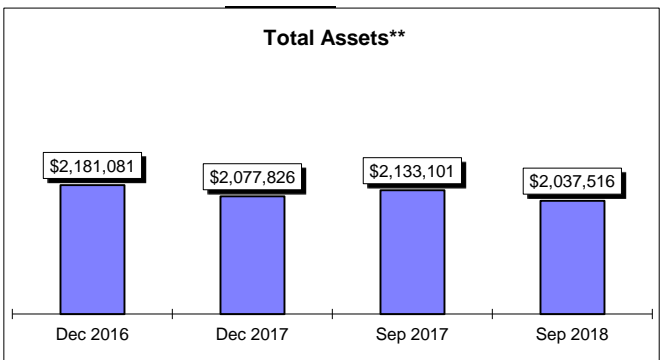
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**WYOMING
NATIONAL BANKS
September 30, 2018**

Graph C



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



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