

STATE OF WYOMING - DIVISION OF BANKING
ABSTRACT REPORT OF STATE AND NATIONAL BANKS IN WYOMING

June 30, 2005
(000 Omitted)

	(26) STATE BANKS	(15) NATIONAL BANKS	COMBINED TOTALS
	(37 BRANCHES*)	(30 BRANCHES*)	
<u>ASSETS</u>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	93,674	92,101	185,775
b. Interest-bearing balances	49,275	10,585	59,860
Securities			
a. Held-to-maturity securities	44,993	5,449	50,442
b. Available-for-sale securities	552,261	691,802	1,244,063
Federal funds sold	125,659	78,636	204,295
Securities purchased under agreements to resell	0	0	0
Loans & lease financing receivables:			
Loans & leases held for sale	18,049	5,981	24,030
Loans & leases, net of unearned income	2,193,369	1,272,344	3,465,713
LESS: Allowance for loan and lease losses	27,317	14,850	42,167
Loans & leases, net of unearned income & allowance	2,166,052	1,257,494	3,423,546
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	52,851	46,442	99,293
Other real estate owned	4,179	730	4,909
Investments in unconsolidated subsidiaries and associated companies	0	0	0
Customers' liability to banks on acceptances outstanding	0	0	0
Intangible assets:			
Goodwill	4,891	27,385	32,276
Other Intangible assets	124	2,652	2,776
Other assets	46,811	44,779	91,590
TOTAL ASSETS	3,158,819	2,264,036	5,422,855
<u>LIABILITIES</u>			
Deposits: TOTAL	2,760,786	1,948,831	4,709,617
a. Non-interest-bearing	412,801	382,164	794,965
b. Interest bearing	2,347,985	1,566,667	3,914,652
Federal funds purchased	13,060	5,250	18,310
Securities sold under agreements to repurchase	20,028	20,143	40,171
Trading liabilities	0	0	0
Other borrowed money (including mortgage indebtedness & obligations under capitalized leases)	59,788	46,169	105,957
Banks' liability on acceptances executed and outstanding	0	0	0
Subordinated notes and debentures	0	0	0
Other liabilities	8,633	20,010	28,643
TOTAL LIABILITIES	2,862,295	2,040,403	4,902,698
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0
<u>EQUITY CAPITAL</u>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	16,788	7,731	24,519
Surplus	108,904	76,966	185,870
Retained earnings	173,810	141,393	315,203
Accumulated other comprehensive income	(2,978)	(2,457)	(5,435)
Other equity capital components	0	0	0
TOTAL EQUITY CAPITAL	296,524	223,633	520,157
TOTAL LIABILITIES, MINORITY INTEREST AND EQUITY CAPITAL	3,158,819	2,264,036	5,422,855

* The information contained in the Abstract Report reflects the 26 state-chartered and 15 nationally-chartered banks in the State of Wyoming and their 67 branches. There are also 6 banks, chartered out-of-state, with 91 branches in Wyoming.
Total state and national banking locations in Wyoming - 198.

PAGE 2 REFLECTS THE PRIOR YEAR'S COMPARISONS