

STATE OF WYOMING
DIVISION OF BANKING
ABSTRACT REPORT OF STATE AND NATIONAL BANKS IN WYOMING
DECEMBER 31, 1999
(000 Omitted)

	(29) STATE BANKS	(21) NATIONAL BANKS	COMBINED TOTALS
	(38 BRANCHES*)	(54 BRANCHES*)	
<u>ASSETS</u>			
Cash and balances due from depository institutions			
a. Non-interest bearing balances and currency and coin	130,821	175,077	305,898
b. Interest-bearing balances	23,420	112,955	136,375
Securities			
a. Held-to-maturity securities	148,921	10,204	159,125
b. Available-for-sale securities	657,874	1,976,023	2,633,897
Federal funds sold & securities purchased under agreements to resell	84,931	50,203	135,134
Gross loans and leases	1,816,605	2,051,150	3,867,755
LESS: Allowance for loan and lease losses	28,999	22,549	51,548
LESS: Allocated transfer risk reserve	0	0	0
Net loans and leases	1,787,606	2,028,601	3,816,207
Trading assets	0	0	0
Premises and fixed assets (including capitalized leases)	66,086	68,547	134,633
Other real estate owned	1,765	2,740	4,505
Investments in unconsolidated subsidiaries and associated companies	0	3,253	3,253
Customers' liability to this bank on acceptances outstanding	0	0	0
Intangible assets	17,212	50,223	67,435
Other assets	42,298	52,124	94,422
TOTAL ASSETS	2,960,934	4,529,950	7,490,884
<u>LIABILITIES</u>			
Deposits: TOTAL	2,592,812	3,469,063	6,061,875
a. Interest-bearing	2,192,036	2,263,523	4,455,559
b. Non-interest bearing	400,776	1,205,540	1,606,316
Federal funds purchased & securities sold under agreement to repurchase	60,570	387,743	448,313
Demand notes issued to the U.S. Treasury	3,782	127	3,909
Trading liabilities	0	0	0
Other borrowed money			
a. With remaining maturity of one year or less	12,900	76,887	89,787
b. With remaining maturity of more than one year through three years	1,250	670	1,920
c. With remaining maturity of more than three years	5,254	8,322	13,576
Bank's liability on acceptances executed and outstanding	0	0	0
Subordinated notes and debentures	0	18,000	18,000
Other liabilities	17,583	123,778	141,361
TOTAL LIABILITIES	2,694,151	4,084,590	6,778,741
<u>EQUITY CAPITAL</u>			
Perpetual preferred stock and related surplus	0	0	0
Common stock	37,523	21,117	58,640
Surplus	128,429	259,859	388,288
Undivided profits and capital reserves	111,118	184,724	295,842
Net unrealized gains (losses) on available-for-sale securities	(10,287)	(20,340)	(30,627)
Accumulated net gains (losses) on cash flow hedges	0	0	0
TOTAL EQUITY CAPITAL	266,783	445,360	712,143
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	2,960,934	4,529,950	7,490,884

* The information contained in the Abstract Report reflects the 29 state-chartered and 21 nationally-chartered banks in the State of Wyoming and their 92 branches. There are also 2 national banks, chartered out-of-state, with 22 branch banks in Wyoming.