

Table 3A Expanded. Small Business Lending Institutions in Wyoming Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)				CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Platte Valley Bank	Torrington	85.0	0.337	0.671	75,728	2,132	100M-500M	100	43,149	1,943	0.000
Sundance State Bank	Sundance	80.0	0.199	0.894	30,285	521	100M-500M	93	11,065	418	0.003
Wyoming Community Bank	Riverton	77.5	0.249	0.859	30,013	373	100M-500M	95	10,279	296	0.000
Buffalo Federal Savings Bank	Buffalo	72.5	0.214	0.870	28,388	301	100M-500M	73	5,022	202	0.000
First Northern Bank of Wyoming	Buffalo	70.0	0.159	0.698	36,755	528	100M-500M	80	7,730	356	0.003
First National Bank of Gillette	Gillette	67.5	0.101	0.680	50,363	608	100M-500M	58	6,727	368	0.003
Jonah Bank of Wyoming	Casper	67.5	0.225	0.482	49,232	381	100M-500M	60	5,740	212	0.000
The Converse County Bank	Douglas	65.0	0.090	0.765	38,066	423	100M-500M	70	7,185	263	0.006
Central Bank and Trust	Lander	65.0	0.193	0.670	31,143	368	100M-500M	75	6,098	222	0.000
Bank of Star Valley	Afton	65.0	0.176	0.932	20,972	289	100M-500M	80	5,173	219	0.000
Uinta Bank	Mountain Vi	62.5	0.221	0.832	22,841	194	100M-500M	55	3,389	116	0.000
First Federal Savings Bank	Sheridan	62.5	0.156	0.763	34,707	328	100M-500M	58	4,391	197	0.000
Pinnacle Bank - Wyoming	Torrington	62.5	0.116	0.462	78,097	767	500M-1B	65	9,656	438	0.001
Capital West Bank	Laramie	62.5	0.247	0.487	40,900	214	100M-500M	40	3,315	84	0.000
Hilltop National Bank	Casper	60.0	0.073	0.503	46,802	708	500M-1B	70	9,792	509	0.000
Cheyenne State Bank	Cheyenne	60.0	0.291	0.887	10,884	111	<100M	53	1,725	64	0.000
Big Horn Federal Savings Bank	Greybull	57.5	0.120	0.787	27,465	290	100M-500M	70	5,991	193	0.000
State Bank	Green River	57.5	0.368	0.998	15,340	69	<100M	25	769	27	0.000
Oregon Trail Bank	Guernsey	55.0	0.258	0.999	8,317	44	<100M	20	469	15	0.000
Wyoming State Bank	Laramie	52.5	0.200	0.628	29,743	215	100M-500M	35	2,312	99	0.000
Tri-County Bank	Cheyenne	50.0	0.275	0.675	16,915	89	<100M	20	879	31	0.000
Bank of Commerce	Rawlins	50.0	0.137	0.838	16,923	191	100M-500M	58	3,181	133	0.000
Summit National Bank	Hulett	45.0	0.119	0.962	7,273	94	<100M	55	1,753	59	0.000
The Rawlins National Bank	Rawlins	45.0	0.150	0.652	22,151	182	100M-500M	50	3,205	97	0.000
Lusk State Bank	Lusk	45.0	0.113	1.000	5,691	133	<100M	70	2,792	106	0.000
Security State Bank	Basin	45.0	0.114	0.419	35,082	268	100M-500M	38	3,679	136	0.004
Security First Bank	Cheyenne	42.5	0.187	0.729	12,270	77	<100M	13	631	22	0.000
Cowboy State Bank	Ranchester	42.5	0.169	0.890	6,887	80	<100M	50	1,412	53	0.000
Farmers State Bank	Pine Bluffs	40.0	0.126	1.000	2,631	72	<100M	68	2,631	72	0.000
RSNB Bank	Rock Spring	40.0	0.066	0.590	23,302	308	100M-500M	58	5,305	218	0.000
Bank of Jackson Hole	Jackson	40.0	0.060	0.181	35,014	265	500M-1B	35	3,863	152	0.001
Wyoming Bank & Trust	Cheyenne	37.5	0.141	0.649	18,544	131	100M-500M	30	1,748	65	0.000
First State Bank of Newcastle	Newcastle	37.5	0.058	0.804	8,386	205	100M-500M	60	3,033	163	0.010
Rocky Mountain Bank	Jackson	22.5	0.073	0.285	14,550	98	100M-500M	15	1,427	54	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Wyoming Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Amount/TA ¹	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Platte Valley Bank	Torrington	100.0	0.192	0.382	43,149	1,943	100M-500M	85.0	75,728	2,132	-
Wyoming Community Bank	Riverton	95.0	0.085	0.294	10,279	296	100M-500M	78.0	30,013	373	-
Sundance State Bank	Sundance	92.5	0.073	0.327	11,065	418	100M-500M	80.0	30,285	521	0.003
First Northern Bank of Wyoming	Buffalo	80.0	0.033	0.147	7,730	356	100M-500M	70.0	36,755	528	0.003
Bank of Star Valley	Afton	80.0	0.043	0.230	5,173	219	100M-500M	65.0	20,972	289	-
Central Bank and Trust	Lander	75.0	0.038	0.131	6,098	222	100M-500M	65.0	31,143	368	-
Buffalo Federal Savings Bank	Buffalo	72.5	0.038	0.154	5,022	202	100M-500M	73.0	28,388	301	-
Hilltop National Bank	Casper	70.0	0.015	0.105	9,792	509	500M-1B	60.0	46,802	708	-
The Converse County Bank	Douglas	70.0	0.017	0.144	7,185	263	100M-500M	65.0	38,066	423	0.006
Big Horn Federal Savings Bank	Greybull	70.0	0.026	0.172	5,991	193	100M-500M	58.0	27,465	290	-
Lusk State Bank	Lusk	70.0	0.055	0.491	2,792	106	<100M	45.0	5,691	133	-
Farmers State Bank	Pine Bluffs	67.5	0.126	1.000	2,631	72	<100M	40.0	2,631	72	-
Pinnacle Bank - Wyoming	Torrington	65.0	0.014	0.057	9,656	438	500M-1B	63.0	78,097	767	0.001
First State Bank of Newcastle	Newcastle	60.0	0.021	0.291	3,033	163	100M-500M	38.0	8,386	205	0.010
Jonah Bank of Wyoming	Casper	60.0	0.026	0.056	5,740	212	100M-500M	68.0	49,232	381	-
First Federal Savings Bank	Sheridan	57.5	0.020	0.097	4,391	197	100M-500M	63.0	34,707	328	-
Bank of Commerce	Rawlins	57.5	0.026	0.158	3,181	133	100M-500M	50.0	16,923	191	-
RSNB Bank	Rock Spring	57.5	0.015	0.134	5,305	218	100M-500M	40.0	23,302	308	-
First National Bank of Gillette	Gillette	57.5	0.013	0.091	6,727	368	100M-500M	68.0	50,363	608	0.003
Summit National Bank	Hulett	55.0	0.029	0.232	1,753	59	<100M	45.0	7,273	94	-
Uinta Bank	Mountain Vi	55.0	0.033	0.123	3,389	116	100M-500M	63.0	22,841	194	-
Cheyenne State Bank	Cheyenne	52.5	0.046	0.141	1,725	64	<100M	60.0	10,884	111	-
Cowboy State Bank	Ranchester	50.0	0.035	0.182	1,412	53	<100M	43.0	6,887	80	-
The Rawlins National Bank	Rawlins	50.0	0.022	0.094	3,205	97	100M-500M	45.0	22,151	182	-
Capital West Bank	Laramie	40.0	0.020	0.039	3,315	84	100M-500M	63.0	40,900	214	-
Security State Bank	Basin	37.5	0.012	0.044	3,679	136	100M-500M	45.0	35,082	268	0.004
Bank of Jackson Hole	Jackson	35.0	0.007	0.020	3,863	152	500M-1B	40.0	35,014	265	0.001
Wyoming State Bank	Laramie	35.0	0.016	0.049	2,312	99	100M-500M	53.0	29,743	215	-
Wyoming Bank & Trust	Cheyenne	30.0	0.013	0.061	1,748	65	100M-500M	38.0	18,544	131	-
State Bank	Green River	25.0	0.018	0.050	769	27	<100M	58.0	15,340	69	-
Tri-County Bank	Cheyenne	20.0	0.014	0.035	879	31	<100M	50.0	16,915	89	-
Oregon Trail Bank	Guernsey	20.0	0.015	0.056	469	15	<100M	55.0	8,317	44	-
Rocky Mountain Bank	Jackson	15.0	0.007	0.028	1,427	54	100M-500M	23.0	14,550	98	-
Security First Bank	Cheyenne	12.5	0.010	0.038	631	22	<100M	43.0	12,270	77	-

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		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		

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