

Table 3A Expanded. Small Business Lending Institutions in Wyoming Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		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	87.5	0.312	0.709	63,591	1,955	100M-500M	100.0	37,634	1,816	0.000
Buffalo Federal Savings Bank	Buffalo	82.5	0.309	0.906	42,742	372	100M-500M	70.0	6,575	227	0.000
Wyoming National Bank	Riverton	77.5	0.253	0.912	28,910	398	100M-500M	87.5	9,406	323	0.000
Big Horn Federal Savings Bank	Greybull	72.5	0.147	1.000	31,852	325	100M-500M	95.0	31,852	325	0.000
First State Bank	Wheatland	72.5	0.167	0.781	45,250	520	100M-500M	82.5	10,418	376	0.000
First Northern Bank of Wyoming	Buffalo	70.0	0.177	0.735	39,515	550	100M-500M	77.5	8,990	367	0.003
Sundance State Bank	Sundance	70.0	0.170	0.900	24,615	488	100M-500M	92.5	10,496	401	0.003
Central Bank and Trust	Lander	67.5	0.182	0.849	28,040	364	100M-500M	72.5	6,046	238	0.000
First National Bank of Gillette	Gillette	65.0	0.107	0.689	49,499	592	100M-500M	57.5	6,790	349	0.003
Pinnacle Bank - Wyoming	Torrington	62.5	0.121	0.477	73,571	677	500M-1B	62.5	9,327	410	0.001
Jonah Bank of Wyoming	Casper	62.5	0.209	0.523	44,886	372	100M-500M	50.0	4,839	204	0.000
Wyoming State Bank	Laramie	60.0	0.251	0.672	32,624	213	100M-500M	42.5	2,955	111	0.000
Bank of Star Valley	Afton	60.0	0.172	0.928	19,763	286	100M-500M	75.0	5,577	223	0.000
State Bank	Green River	60.0	0.429	0.987	17,410	83	<100M	22.5	865	35	0.000
Uinta Bank	Mountain View	57.5	0.207	0.836	21,078	163	100M-500M	42.5	2,917	97	0.000
Cheyenne State Bank	Cheyenne	57.5	0.330	0.848	12,647	120	<100M	50.0	2,083	69	0.000
First National Bank of Wyoming	Laramie	57.5	0.233	0.538	38,801	230	100M-500M	37.5	3,505	100	0.000
Hilltop National Bank	Casper	55.0	0.068	0.471	41,191	686	500M-1B	67.5	9,832	494	0.000
First Federal Savings Bank	Sheridan	55.0	0.133	0.735	29,402	289	100M-500M	52.5	4,152	185	0.000
Cowboy State Bank	Ranchester	55.0	0.255	0.987	10,251	88	<100M	47.5	1,686	55	0.000
The Converse County Bank	Douglas	55.0	0.092	0.724	34,683	418	100M-500M	65.0	7,513	267	0.006
Summit National Bank	Hulett	50.0	0.148	0.998	10,024	120	<100M	52.5	2,211	77	0.000
Oregon Trail Bank	Guernsey	47.5	0.225	0.960	6,948	47	<100M	15.0	388	19	0.000
Tri-County Bank	Cheyenne	47.5	0.277	0.742	15,113	82	<100M	20.0	1,012	32	0.000
Lusk State Bank	Lusk	42.5	0.115	1.000	6,321	142	<100M	67.5	3,041	111	0.000
The Rawlins National Bank	Rawlins	42.5	0.168	0.660	24,985	185	100M-500M	45.0	3,595	104	0.000
Bank of Commerce	Rawlins	42.5	0.142	0.829	17,389	198	100M-500M	55.0	3,440	139	0.000
Bank of Jackson Hole	Jackson	42.5	0.071	0.203	39,222	278	500M-1B	32.5	4,612	160	0.001
RSNB Bank	Rock Springs	40.0	0.066	0.652	23,717	325	100M-500M	57.5	5,469	235	0.000
Security First Bank	Cheyenne	37.5	0.204	0.689	13,301	83	<100M	10.0	462	22	0.000
Farmers State Bank	Pine Bluffs	37.5	0.124	1.000	2,794	75	<100M	65.0	2,794	75	0.000
Security State Bank	Basin	37.5	0.098	0.370	29,885	254	100M-500M	35.0	3,890	140	0.004
Wyoming Bank & Trust	Cheyenne	35.0	0.143	0.619	18,529	139	100M-500M	27.5	1,907	77	0.000
First State Bank of Newcastle	Newcastle	27.5	0.055	0.684	7,945	229	100M-500M	65.0	3,640	182	0.010
Rocky Mountain Bank	Jackson	15.0	0.050	0.253	11,324	85	100M-500M	12.5	822	44	0.000

¹ TA = 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 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Platte Valley Bank	Torrington	100.0	0.185	0.420	37,634	1,816	100M-500M	87.5	63,591	1,955	0.000
Big Horn Federal Savings Bank	Greybull	95.0	0.147	1.000	31,852	325	100M-500M	72.5	31,852	325	0.000
Sundance State Bank	Sundance	92.5	0.073	0.384	10,496	401	100M-500M	70.0	24,615	488	0.003
Wyoming National Bank	Riverton	87.5	0.082	0.297	9,406	323	100M-500M	77.5	28,910	398	0.000
First State Bank	Wheatland	82.5	0.038	0.180	10,418	376	100M-500M	72.5	45,250	520	0.000
First Northern Bank of Wyoming	Buffalo	77.5	0.040	0.167	8,990	367	100M-500M	70.0	39,515	550	0.003
Bank of Star Valley	Afton	75.0	0.048	0.262	5,577	223	100M-500M	60.0	19,763	286	0.000
Central Bank and Trust	Lander	72.5	0.039	0.183	6,046	238	100M-500M	67.5	28,040	364	0.000
Buffalo Federal Savings Bank	Buffalo	70.0	0.048	0.139	6,575	227	100M-500M	82.5	42,742	372	0.000
Lusk State Bank	Lusk	67.5	0.055	0.481	3,041	111	<100M	42.5	6,321	142	0.000
Hilltop National Bank	Casper	67.5	0.016	0.112	9,832	494	500M-1B	55.0	41,191	686	0.000
First State Bank of Newcastle	Newcastle	65.0	0.025	0.313	3,640	182	100M-500M	27.5	7,945	229	0.010
Farmers State Bank	Pine Bluffs	65.0	0.124	1.000	2,794	75	<100M	37.5	2,794	75	0.000
The Converse County Bank	Douglas	65.0	0.020	0.157	7,513	267	100M-500M	55.0	34,683	418	0.006
Pinnacle Bank - Wyoming	Torrington	62.5	0.015	0.060	9,327	410	500M-1B	62.5	73,571	677	0.001
First National Bank of Gillette	Gillette	57.5	0.015	0.094	6,790	349	100M-500M	65.0	49,499	592	0.003
RSNB Bank	Rock Springs	57.5	0.015	0.150	5,469	235	100M-500M	40.0	23,717	325	0.000
Bank of Commerce	Rawlins	55.0	0.028	0.164	3,440	139	100M-500M	42.5	17,389	198	0.000
Summit National Bank	Hulett	52.5	0.033	0.220	2,211	77	<100M	50.0	10,024	120	0.000
First Federal Savings Bank	Sheridan	52.5	0.019	0.104	4,152	185	100M-500M	55.0	29,402	289	0.000
Jonah Bank of Wyoming	Casper	50.0	0.023	0.056	4,839	204	100M-500M	62.5	44,886	372	0.000
Cheyenne State Bank	Cheyenne	50.0	0.054	0.140	2,083	69	<100M	57.5	12,647	120	0.000
Cowboy State Bank	Ranchester	47.5	0.042	0.162	1,686	55	<100M	55.0	10,251	88	0.000
The Rawlins National Bank	Rawlins	45.0	0.024	0.095	3,595	104	100M-500M	42.5	24,985	185	0.000
Uinta Bank	Mountain View	42.5	0.029	0.116	2,917	97	100M-500M	57.5	21,078	163	0.000
Wyoming State Bank	Laramie	42.5	0.023	0.061	2,955	111	100M-500M	60.0	32,624	213	0.000
First National Bank of Wyoming	Laramie	37.5	0.021	0.049	3,505	100	100M-500M	57.5	38,801	230	0.000
Security State Bank	Basin	35.0	0.013	0.048	3,890	140	100M-500M	37.5	29,885	254	0.004
Bank of Jackson Hole	Jackson	32.5	0.008	0.024	4,612	160	500M-1B	42.5	39,222	278	0.001
Wyoming Bank & Trust	Cheyenne	27.5	0.015	0.064	1,907	77	100M-500M	35.0	18,529	139	0.000
State Bank	Green River	22.5	0.021	0.049	865	35	<100M	60.0	17,410	83	0.000
Tri-County Bank	Cheyenne	20.0	0.019	0.050	1,012	32	<100M	47.5	15,113	82	0.000
Oregon Trail Bank	Guernsey	15.0	0.013	0.054	388	19	<100M	47.5	6,948	47	0.000
Rocky Mountain Bank	Jackson	12.5	0.004	0.018	822	44	100M-500M	15.0	11,324	85	0.000
Security First Bank	Cheyenne	10.0	0.007	0.024	462	22	<100M	37.5	13,301	83	0.000

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.