

# FDIC State Profile

Wyoming

## Second Quarter 2009

### ECONOMIC INDICATORS (Change from year ago, unless noted)

<b>Employment Growth Rates</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	-1.9%	0.8%	3.3%	3.3%	4.2%
Manufacturing (3%)	-1.7%	-1.7%	-2.0%	-2.4%	0.2%
Other (non-manufacturing) Goods-Producing (19%)	-9.2%	-1.7%	5.8%	6.8%	6.8%
Private Service-Producing (54%)	-1.3%	0.7%	2.6%	2.5%	4.2%
Government (24%)	2.3%	3.6%	3.6%	3.5%	2.6%
Unemployment Rate (% of labor force)	5.1%	4.0%	3.0%	3.1%	2.9%
<b>Other Indicators</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Single-Family Home Permits	-42.4%	-50.7%	-19.3%	-22.6%	-7.0%
Multifamily Building Permits	-75.9%	15.7%	239.4%	55.1%	-42.0%
Home Price Index	-0.9%	0.4%	3.7%	2.9%	10.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.69	1.83	1.37	1.47	1.45

### BANKING TRENDS

<b>General Information</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Institutions (#)	39	39	43	39	43
Total Assets (in millions)	6,933	6,947	7,962	6,705	7,802
New Institutions (# < 3 years)	2	3	3	3	3
Subchapter S Institutions	23	23	27	23	26
<b>Asset Quality</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.62	3.33	2.02	1.94	1.68
Noncurrent Loans / Total Loans (median %)	1.08	1.67	1.00	0.87	0.34
ALLL/Total Loans (median %)	1.31	1.32	1.07	1.23	1.09
ALLL/Noncurrent Loans (median multiple)	0.79	0.78	0.96	1.12	2.19
Net Loan Losses / Total Loans (median %)	0.25	0.08	0.04	0.15	0.04
<b>Capital / Earnings</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Tier 1 Leverage (median %)	8.95	9.34	8.67	8.62	8.48
Return on Assets (median %)	0.61	0.88	1.28	0.64	1.37
Pretax Return on Assets (median %)	0.70	1.15	1.48	0.90	1.52
Net Interest Margin (median %)	4.17	4.07	4.21	4.12	4.16
Yield on Earning Assets (median %)	5.73	5.87	6.49	6.60	7.37
Cost of Funding Earning Assets (median %)	1.62	1.79	2.31	2.32	3.00
Provisions to Avg. Assets (median %)	0.26	0.21	0.18	0.22	0.12
Noninterest Income to Avg. Assets (median %)	0.64	0.55	0.57	0.57	0.60
Overhead to Avg. Assets (median %)	3.18	3.01	2.91	2.93	3.08
<b>Liquidity / Sensitivity</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Net Loans to Assets (median %)	65.6	62.7	66.3	66.7	66.0
Noncore Funding to Assets (median %)	25.3	24.4	23.5	23.4	22.9
Long-term Assets to Assets (median %, call filers)	17.8	17.5	15.8	17.1	15.2
Brokered Deposits (number of institutions)	20	20	19	20	17
Brokered Deposits to Assets (median % for those above)	2.8	3.8	2.2	3.4	3.0
<b>Loan Concentrations (median % of Total Risk-Based Capital)</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Commercial and Industrial	99.6	105.7	119.8	114.6	119.7
Commercial Real Estate	253.3	255.3	258.4	256.0	245.1
Construction & Development	62.0	71.4	87.6	81.0	82.5
Multifamily Residential Real Estate	8.7	7.1	7.7	8.9	6.2
Nonresidential Real Estate	152.9	146.6	146.8	150.0	147.3
Residential Real Estate	131.1	120.2	114.5	111.9	113.7
Consumer	43.1	42.7	40.0	45.8	40.5
Agriculture	70.8	67.1	44.2	67.0	44.4

### BANKING PROFILE

<b>Largest Deposit Markets (from 2008 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Casper, WY	9	1,354	< \$100 million	15 (38.5%)
Cheyenne, WY	18	1,199	\$100 million to \$250 million	15 (38.5%)
			\$250 million to \$1 billion	9 (23.1%)
			\$1 billion to \$10 billion	0 (0%)
			> \$10 billion	0 (0%)