

# FDIC State Profile

Wyoming

## Second Quarter 2021

### ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

#### Employment Growth Rates (% change from year ago, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	4.1%	-5.4%	-9.6%	-6.0%	1.6%
Manufacturing (3%)	2.8%	-4.7%	-6.0%	-5.3%	3.1%
Other (non-manufacturing) Goods-Producing (13%)	-7.8%	-19.4%	-14.4%	-14.2%	6.5%
Private Service-Providing (59%)	8.4%	-2.7%	-10.2%	-5.0%	0.8%
Government (24%)	1.1%	-3.8%	-5.7%	-3.3%	0.2%
Unemployment Rate (% of labor force, seasonally adjusted)	5.4%	5.2%	7.1%	5.9%	3.7%

#### Other Indicators (% change of 4-qtr moving total, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	30.0%	16.5%	0.1%	6.3%	3.0%
Multifamily Building Permits	39.8%	33.7%	-26.4%	9.4%	17.2%
Home Price Index (change from year ago)	9.2%	5.7%	4.4%	5.1%	4.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.29	0.86	1.22	1.13	1.42

### BANKING TRENDS

#### General Information

	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	30	30	30	30	30
Total Assets (in millions)	11,685	11,674	10,500	11,065	9,323
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	14	14	14	14	14

#### Asset Quality

	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.43	0.58	0.82	0.74	0.89
Noncurrent Loans / Total Loans (median %)	0.19	0.21	0.33	0.21	0.40
Loan and Lease Allowance / Total Loans (median %)	1.67	1.75	1.51	1.80	1.61
Loan and Lease Allowance / Noncurrent Loans (median multiple)	4.91	5.44	3.68	4.82	3.72
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.01	0.03	0.05

#### Capital / Earnings (year-to-date annualized, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	9.93	9.67	10.32	9.49	10.61
Return on Assets (median %)	1.20	1.26	1.07	1.03	1.10
Pretax Return on Assets (median %)	1.40	1.43	1.32	1.22	1.29
Net Interest Margin (median %)	3.46	3.15	3.90	3.68	3.98
Yield on Earning Assets (median %)	3.70	3.42	4.47	4.13	4.52
Cost of Funding Earning Assets (median %)	0.28	0.31	0.60	0.50	0.70
Provisions to Avg. Assets (median %)	0.00	0.00	0.21	0.15	0.05
Noninterest Income to Avg. Assets (median %)	0.59	0.55	0.55	0.61	0.54
Overhead to Avg. Assets (median %)	2.43	2.39	2.75	2.66	2.92

#### Liquidity/Sensitivity

	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	50.64	50.06	55.67	49.08	56.98
Noncore Funding to Assets (median %)	5.79	5.71	8.12	5.82	7.69
Long-term Assets to Assets (median %, call filers)	43.48	43.76	34.62	40.93	33.47
Brokered Deposits (number of institutions)	7	8	8	8	8
Brokered Deposits to Assets (median % for those above)	3.69	3.32	4.66	3.92	3.67

#### Loan Concentrations

##### (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)

	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	89	90	106	90	54
Commercial Real Estate	193	199	207	207	200
Construction & Development	29	22	34	26	26
Multifamily Residential Real Estate	9	7	4	7	5
Nonresidential Real Estate	141	145	157	152	157
Residential Real Estate	92	104	98	106	94
Consumer	17	16	17	18	19
Agriculture	45	40	44	43	51

### BANKING PROFILE

#### Largest Deposit Markets (from 2021 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Casper, WY	9	2,930	< \$100 million	6 (20%)
Cheyenne, WY	19	2,467	\$100 million to \$250 million	7 (23.3%)
			\$250 million to \$1 billion	15 (50%)
			\$1 billion to \$10 billion	2 (6.7%)
			> \$10 billion	0 (0%)