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

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

<table>
<thead>
<tr>
<th></th>
<th>Q2-21</th>
<th>Q1-21</th>
<th>Q2-20</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonfarm</td>
<td>4.1%</td>
<td>-5.4%</td>
<td>-9.6%</td>
<td>-6.0%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Manufacturing (3%)</td>
<td>2.8%</td>
<td>-4.7%</td>
<td>-6.0%</td>
<td>-5.3%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Other (non-manufacturing) Goods-Producing (13%)</td>
<td>-7.8%</td>
<td>-19.4%</td>
<td>-14.4%</td>
<td>-14.2%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Private Service-Providing (59%)</td>
<td>8.4%</td>
<td>-2.7%</td>
<td>-10.2%</td>
<td>-5.0%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Government (24%)</td>
<td>1.1%</td>
<td>-3.8%</td>
<td>-5.7%</td>
<td>-3.3%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Unemployment Rate (% of labor force, seasonally adjusted)</td>
<td>5.4%</td>
<td>5.2%</td>
<td>7.1%</td>
<td>5.9%</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

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

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

## BANKING TRENDS

### General Information

<table>
<thead>
<tr>
<th></th>
<th>Q2-21</th>
<th>Q1-21</th>
<th>Q2-20</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions (##)</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Total Assets (in millions)</td>
<td>11,685</td>
<td>11,674</td>
<td>10,500</td>
<td>11,065</td>
<td>9,323</td>
</tr>
<tr>
<td>New Institutions (##)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subchapter S Institutions (##)</td>
<td>14</td>
<td>14</td>
<td>14</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

### Asset Quality

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

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

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

### Liquidity/Sensitivity

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

### Loan Concentrations

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

## BANKING PROFILE

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

<table>
<thead>
<tr>
<th></th>
<th>Institutions in Market</th>
<th>Deposits ($ millions)</th>
<th>Asset Distribution</th>
<th>Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casper, WY</td>
<td>9</td>
<td>&lt; $100 million</td>
<td>6 (20%)</td>
<td></td>
</tr>
<tr>
<td>Cheyenne, WY</td>
<td>19</td>
<td>$100 million to $250 million</td>
<td>7 (23.3%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$250 million to $1 billion</td>
<td>15 (50%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1 billion to $10 billion</td>
<td>2 (6.7%)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>&gt; $10 billion</td>
<td>0 (0%)</td>
<td></td>
</tr>
</tbody>
</table>