

**Fourth Quarter 2024**
**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<b>Employment Growth Rates (% change from year ago, unless noted)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.3%	0.7%	1.8%	1.0%	2.2%
Manufacturing (4%)	-0.3%	-0.3%	-0.6%	-0.3%	2.2%
Other (non-manufacturing) Goods-Producing (14%)	2.4%	2.0%	5.1%	2.6%	5.0%
Private Service-Providing (58%)	0.6%	-0.2%	1.2%	0.1%	1.7%
Government (25%)	2.4%	2.6%	1.9%	2.6%	1.9%
Unemployment Rate (% of labor force, seasonally adjusted)	3.5%	3.4%	2.8%	3.2%	2.9%

  

<b>Other Indicators (% change of 4-qtr moving total, unless noted)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Single-Family Home Permits	26.2%	13.2%	-35.1%	26.2%	-35.1%
Multifamily Building Permits	63.3%	-31.6%	-73.7%	63.3%	-73.7%
Home Price Index (change from year ago)	6.2%	3.9%	2.5%	5.0%	4.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	0.85	0.66	N/A	0.74

**BANKING TRENDS**

<b>General Information</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Institutions (#)	26	26	26	26	26
Total Assets (in millions)	\$10,410	\$10,407	\$10,252	\$10,410	\$10,252
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	11	11	11	11	11

  

<b>Asset Quality</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.86	0.46	0.59	0.86	0.59
Noncurrent Loans / Total Loans (median %)	0.21	0.17	0.22	0.21	0.22
Loan and Lease Allowance / Total Loans (median %)	1.38	1.38	1.42	1.38	1.42
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.88	3.45	3.72	3.88	3.72
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.01	0.00	0.00	0.01	0.00

  

<b>Capital / Earnings (year-to-date annualized, unless noted)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Tier 1 Leverage (median %, end of period)	10.63	10.69	9.96	10.63	9.96
Return on Assets (median %)	0.97	0.98	0.87	0.97	0.87
Pretax Return on Assets (median %)	1.12	1.08	0.96	1.12	0.96
Net Interest Margin (median %)	3.43	3.45	3.41	3.43	3.41
Yield on Earning Assets (median %)	5.18	5.22	4.70	5.18	4.70
Cost of Funding Earning Assets (median %)	1.87	1.85	1.16	1.87	1.16
Provisions to Avg. Assets (median %)	0.02	0.01	0.02	0.02	0.02
Noninterest Income to Avg. Assets (median %)	0.41	0.37	0.40	0.41	0.40
Overhead to Avg. Assets (median %)	2.69	2.66	2.63	2.69	2.63

  

<b>Liquidity / Sensitivity</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Net Loans to Assets (median %)	53.84	54.78	51.86	53.84	51.86
Noncore Funding to Assets (median %)	11.70	12.37	12.10	11.70	12.10
Long-term Assets to Assets (median %, call filers)	37.66	37.25	39.97	37.66	39.97
Brokered Deposits (number of institutions)	8	8	8	8	8
Brokered Deposits to Assets (median % for those above)	7.64	6.37	5.89	7.64	5.89

  

<b>Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Commercial and Industrial	56	62	59	56	59
Commercial Real Estate	181	177	184	181	184
Construction & Development	41	37	31	41	31
Multifamily Residential Real Estate	6	6	5	6	5
Nonresidential Real Estate	140	138	145	140	145
Residential Real Estate	119	117	104	119	104
Consumer	13	13	15	13	15
Agriculture	49	48	52	49	52

**BANKING PROFILE**

<b>Largest Deposit Markets (from 2024 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Casper, WY	9	\$2,613	< \$100 million	6 (23.1%)
Cheyenne, WY	20	\$2,606	\$100 million to \$250 million	5 (19.2%)
			\$250 million to \$1 billion	14 (53.8%)
			\$1 billion to \$10 billion	1 (3.8%)
			\$10 billion	0 (0.0%)