

FDIC State Profile

Wyoming

Third Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.4%	2.0%	-0.1%	-0.9%	-3.8%
Manufacturing (3%)	3.5%	4.4%	3.2%	2.0%	-5.3%
Other (non-manufacturing) Goods-Producing (14%)	6.2%	5.1%	1.0%	-2.1%	-15.3%
Private Service-Providing (58%)	2.8%	2.6%	0.1%	-0.6%	-2.1%
Government (24%)	-0.8%	-1.6%	-1.5%	-1.5%	-0.1%
Unemployment Rate (% of labor force, seasonally adjusted)	3.9%	3.7%	4.1%	4.2%	5.3%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-2.5%	-2.3%	2.3%	-2.1%	-4.3%
Multifamily Building Permits	-39.5%	-23.9%	67.6%	60.1%	4.5%
Home Price Index	5.0%	4.3%	0.9%	1.7%	2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.80	2.10	1.63	1.70	1.63

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	31	31	32	32	32
Total Assets (in millions)	8,632	8,453	8,316	8,347	8,164
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	15	16	17	17	18
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.12	1.21	1.41	1.29	1.30
Noncurrent Loans / Total Loans (median %)	0.51	0.77	0.69	0.76	0.58
ALLL/Total Loans (median %)	1.61	1.58	1.64	1.58	1.67
ALLL/Noncurrent Loans (median multiple)	2.63	1.46	1.91	1.71	2.42
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.06	0.05
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	10.33	10.49	10.63	10.36	10.02
Return on Assets (median %)	1.02	1.00	1.05	0.89	0.93
Pretax Return on Assets (median %)	1.22	1.10	1.22	1.12	1.05
Net Interest Margin (median %)	4.03	3.90	3.84	3.76	3.74
Yield on Earning Assets (median %)	4.38	4.26	4.08	4.01	3.96
Cost of Funding Earning Assets (median %)	0.47	0.38	0.34	0.34	0.29
Provisions to Avg. Assets (median %)	0.05	0.03	0.03	0.05	0.07
Noninterest Income to Avg. Assets (median %)	0.60	0.49	0.49	0.48	0.54
Overhead to Avg. Assets (median %)	2.95	2.88	2.79	2.90	2.79
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	58.82	60.18	59.91	57.30	57.81
Noncore Funding to Assets (median %)	7.32	8.99	7.52	7.98	7.57
Long-term Assets to Assets (median %, call filers)	28.35	31.16	30.36	30.65	34.37
Brokered Deposits (number of institutions)	10	12	14	14	12
Brokered Deposits to Assets (median % for those above)	4.57	3.69	3.86	3.00	4.46
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	61	64	64	65	64
Commercial Real Estate	204	212	213	215	207
Construction & Development	32	31	36	31	36
Multifamily Residential Real Estate	5	6	6	6	6
Nonresidential Real Estate	161	160	168	172	160
Residential Real Estate	107	103	102	109	108
Consumer	21	21	23	22	23
Agriculture	54	54	41	47	49

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Casper, WY	8	2,165	< \$100 million	7 (22.6%)
Cheyenne, WY	18	1,856	\$100 million to \$250 million	10 (32.3%)
			\$250 million to \$1 billion	14 (45.2%)
			\$1 billion to \$10 billion	0 (0%)
			> \$10 billion	0 (0%)