

# FDIC State Profile

Wyoming

## Third Quarter 2012

### ECONOMIC INDICATORS

<b>Employment Growth Rates (change from year ago, unless noted)</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.1%	0.7%	1.3%	1.0%	-1.2%
Manufacturing (3%)	-3.3%	0.4%	3.8%	3.1%	-3.5%
Other (non-manufacturing) Goods-Producing (17%)	-1.7%	-0.2%	0.4%	0.9%	-3.8%
Private Service-Producing (55%)	1.8%	1.1%	0.6%	0.8%	-1.4%
Government (26%)	2.0%	0.4%	3.1%	1.0%	1.4%
Unemployment Rate (% of labor force)	5.6%	5.3%	6.0%	6.0%	7.0%
<b>Other Indicators (change from year ago, unless noted)</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Single-Family Home Permits	11.7%	3.2%	8.3%	-6.1%	13.4%
Multifamily Building Permits	4.5%	-71.4%	138.3%	4.4%	80.8%
Home Price Index	1.3%	2.1%	-0.8%	-1.2%	-2.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.34	2.45	2.38	2.33	2.64

### BANKING TRENDS

<b>General Information</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Institutions (#)	35	35	37	37	37
Total Assets (in millions)	7,013	6,873	7,802	7,966	7,555
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	21	21	21	21	21
<b>Asset Quality</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.84	1.94	2.75	2.25	2.96
Noncurrent Loans / Total Loans (median %)	1.34	1.40	1.49	1.57	1.52
ALLL/Total Loans (median %)	1.89	1.79	1.77	1.75	1.76
ALLL/Noncurrent Loans (median multiple)	1.19	1.18	0.80	1.01	1.13
Net Loan Losses / Total Loans (median %)	0.03	0.02	0.11	0.39	0.39
<b>Capital / Earnings</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Tier 1 Leverage (median %)	9.44	9.39	9.31	9.04	9.18
Return on Assets (median %)	1.23	0.90	0.96	0.90	0.60
Pretax Return on Assets (median %)	1.45	1.24	1.00	1.06	0.80
Net Interest Margin (median %)	3.86	3.97	3.94	3.84	3.96
Yield on Earning Assets (median %)	4.38	4.48	4.67	4.75	5.02
Cost of Funding Earning Assets (median %)	0.47	0.51	0.73	0.74	1.14
Provisions to Avg. Assets (median %)	0.06	0.12	0.24	0.26	0.33
Noninterest Income to Avg. Assets (median %)	0.50	0.55	0.52	0.56	0.54
Overhead to Avg. Assets (median %)	2.95	2.88	3.12	3.11	3.13
<b>Liquidity/Sensitivity</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Net Loans to Assets (median %)	57.38	58.10	58.39	56.11	55.11
Noncore Funding to Assets (median %)	18.80	18.97	20.59	19.99	22.60
Long-term Assets to Assets (median %, call filers)*	29.78	30.11	25.79	26.74	21.46
Brokered Deposits (number of institutions)	15	15	16	16	17
Brokered Deposits to Assets (median % for those above)	2.56	2.33	2.77	2.78	3.08
<b>Loan Concentrations (median % of Total Risk-Based Capital)</b>	<b>Q3-12</b>	<b>Q2-12</b>	<b>Q3-11</b>	<b>2011</b>	<b>2010</b>
Commercial and Industrial	69.23	77.58	81.14	82.54	81.07
Commercial Real Estate	185.01	185.57	188.92	184.93	199.15
Construction & Development	24.67	26.66	28.65	28.06	34.86
Multifamily Residential Real Estate	6.19	4.96	4.60	6.04	4.58
Nonresidential Real Estate	146.93	148.48	137.18	143.17	137.81
Residential Real Estate	102.37	104.23	109.93	100.65	115.11
Consumer	36.71	37.46	37.34	36.43	39.27
Agriculture	40.83	40.56	66.61	63.51	71.37

### BANKING PROFILE

<b>Largest Deposit Markets (from 2012 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Casper, WY	9	1,961	< \$100 million	9 (25.7%)
Cheyenne, WY	19	1,350	\$100 million to \$250 million	18 (51.4%)
			\$250 million to \$1 billion	8 (22.9%)
			\$1 billion to \$10 billion	0 (0%)
			> \$10 billion	0 (0%)

\* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.