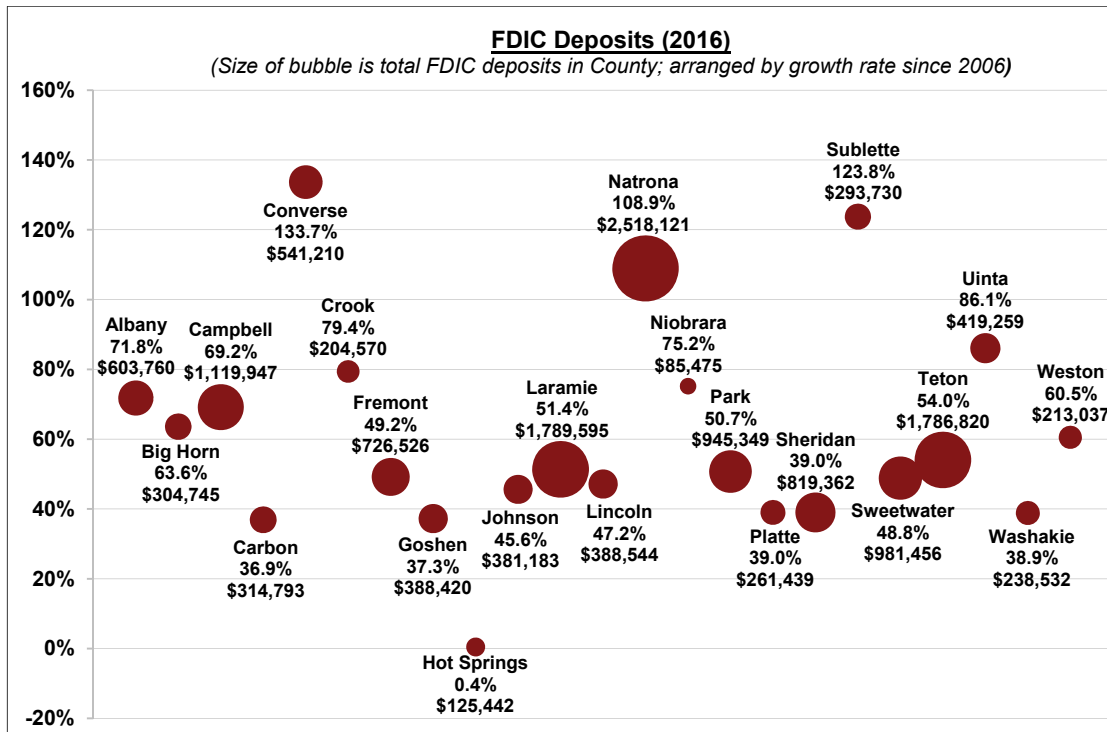


FDIC Deposits

The Federal Deposit Insurance Corporation (FDIC) collects and reports information from all FDIC-insured institutions, including insured U.S. branches of foreign banks. The FDIC's Summary of Deposits (SOD) is the annual survey of all FDIC branch office deposits as of June 30th of each year. CBI collates SOD data for each county in Wyoming.



The amount of local deposits and the growth rate of those deposits over time can be helpful for understanding local economies and to compare each county's economy to the state and nation.

The bubble chart to the left illustrates the amount of FDIC deposits in each county as of June 30, 2016 (shown by the size of each bubble). The larger the bubble, the higher the amount of current deposits in that county. Each county's deposits are placed vertically on the chart to show that county's percentage of growth since 2006. The higher the placement on the chart, the faster the growth of deposits has been in that county.

There are four counties in Wyoming that have more than

\$1 billion on deposit at FDIC insured institutions: Natrona (\$2.5 billion), Laramie (\$1.8 billion), Teton (\$1.8 billion), and Campbell (\$1.1). Those four counties represent 46.7% (\$7.2 billion) of all deposits in Wyoming (which total \$15.5 billion).

Statewide, FDIC deposits grew from \$14.8 billion in 2014 to \$15.5 billion in 2016 (4.3%), while total deposits in the nation grew to \$11.3 trillion (5.7%). Annual growth rates vary widely across Wyoming. The counties that grew the most significantly from 2015 to 2016 were Niobrara (26.6%), Laramie (16.0%), and Lincoln (10.4%). More than three-quarters (76.6%) of the annual growth of deposits came from just three counties: Laramie (\$246 million), Natrona (\$170 million), and Teton (\$70 million). Eight counties experienced a decline in total deposits since 2015, representing a collective decline in deposits of more than \$91 million.



Community Builders, Inc. (CBI) can provide you with much deeper analysis of the topics presented in this newsletter, and many others as well. We have 60+ years of experience with community and economic development, and provide business plans, feasibility studies, grant writing, strategic planning, project development, facilitation, and other services.

Since 2006, Wyoming's FDIC deposits have grown 62.3%. During that same time, nationally, deposits have grown 74.7%. Every county in Wyoming grew its FDIC deposits from 2006 to 2016, ranging from 0.4% growth (Hot Springs) to 133.7% growth (Converse), as shown in the chart above.

Within Wyoming, the counties that have been most impacted with oil and gas development are the places where deposits have grown significantly during the last ten years, including Converse (133.7%), Sublette (123.8%), and Natrona (108.9%). More than half (50.6%, or about \$3 billion) of the 10-year growth of deposits comes from the four counties with the largest deposits: Natrona (\$1.3 billion), Teton (\$627 million), Laramie (\$607 million) Campbell (\$458 million).

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