



# 2022 Q1 COMMUNITY BANK PERFORMANCE

[U.S. Banks with assets Between \$100 million and \$5 billion]

# 1Q Summary Growth Data

	<b>Chg. From 4Q 21</b>	<b>3Q 21 – 4Q 21</b>
Asset Growth	1.22%	1.83%
Loan Growth	1.55%	0.82%
-Net of PPP Loans	2.40%	2.42%
Deposit Growth	2.24%	2.28%

★ Deposits, All Commercial Banks (DPSACBW027SBOG)

Observation:

2022-04-27: 18,144.2404 (+ more)

Updated: May 6, 2022

Units:

Billions of U.S. Dollars,  
Seasonally Adjusted

Frequency:

Weekly,  
Ending Wednesday

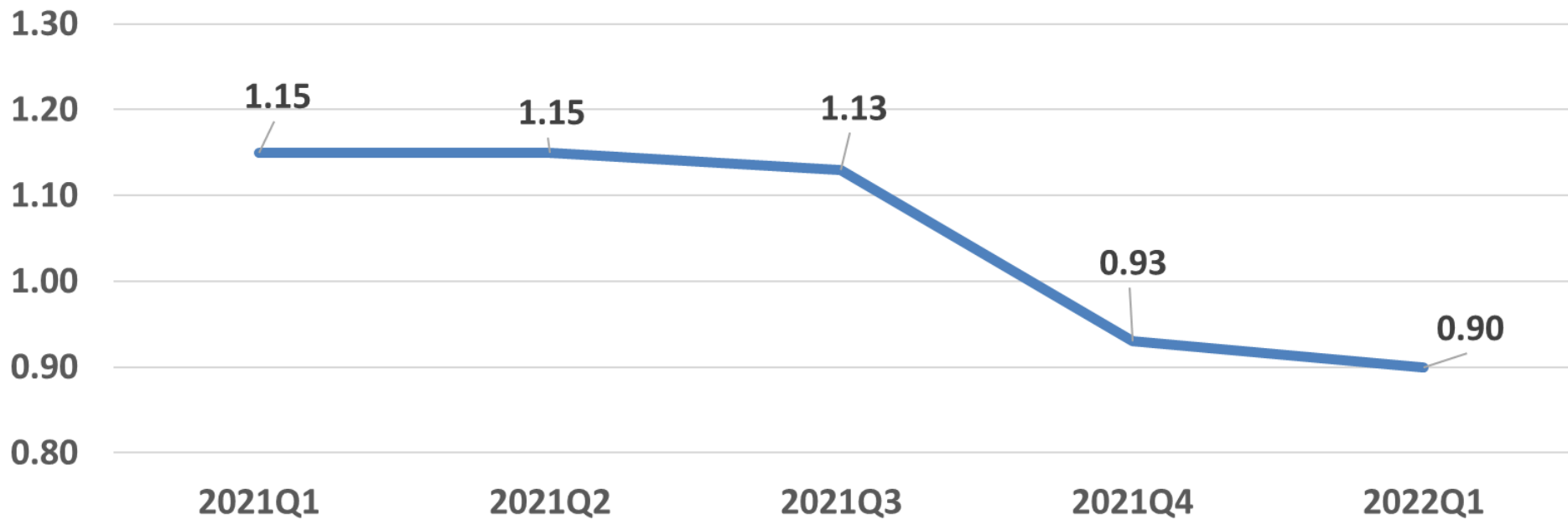
FRED — Deposits, All Commercial Banks



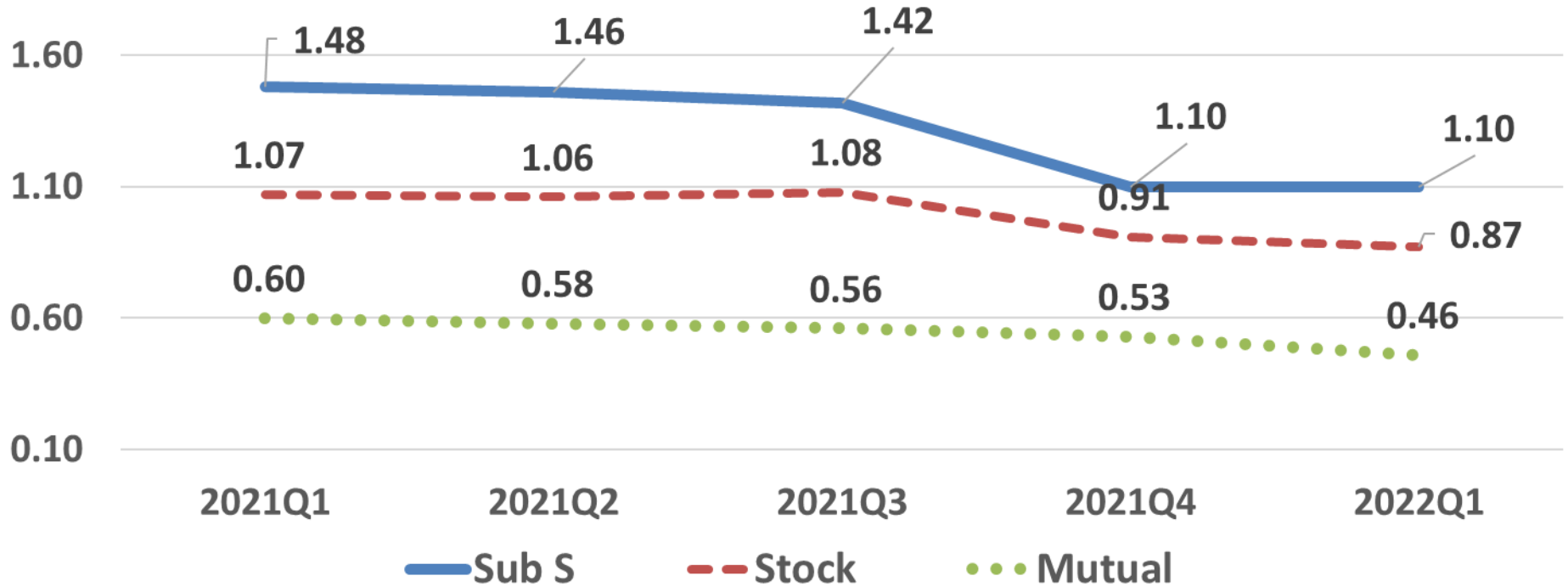
Source: Board of Governors of the Federal Reserve System (US)

fred.stlouisfed.org

## Return on Average Assets

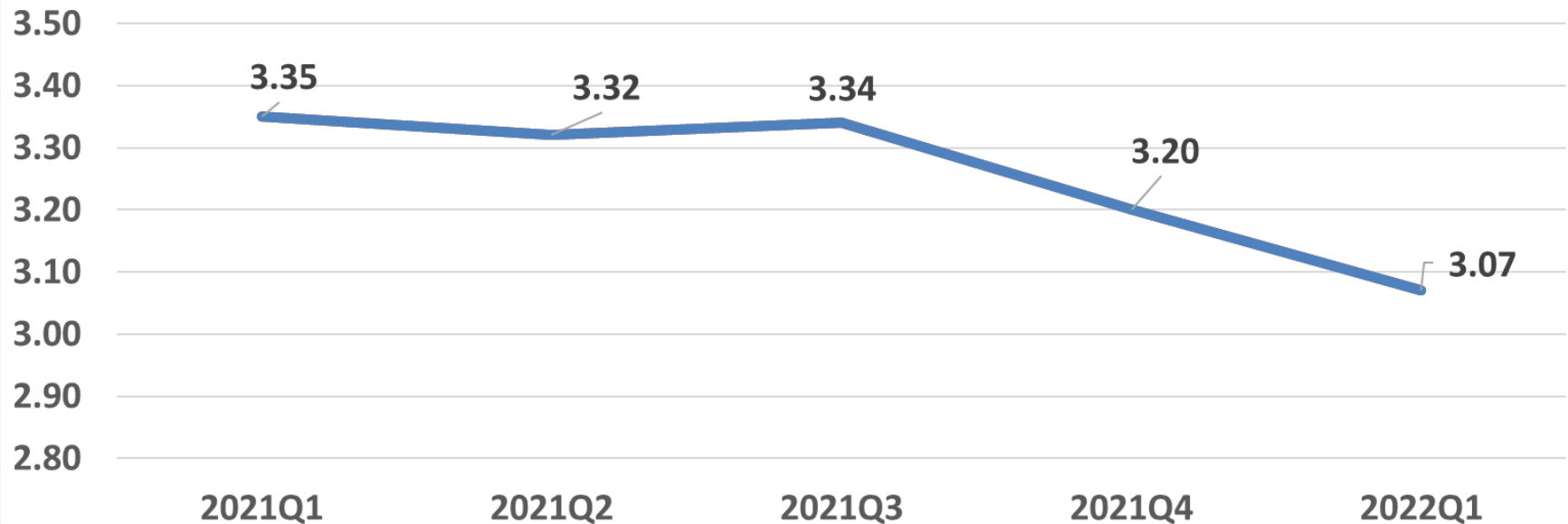


## Return on Average Assets

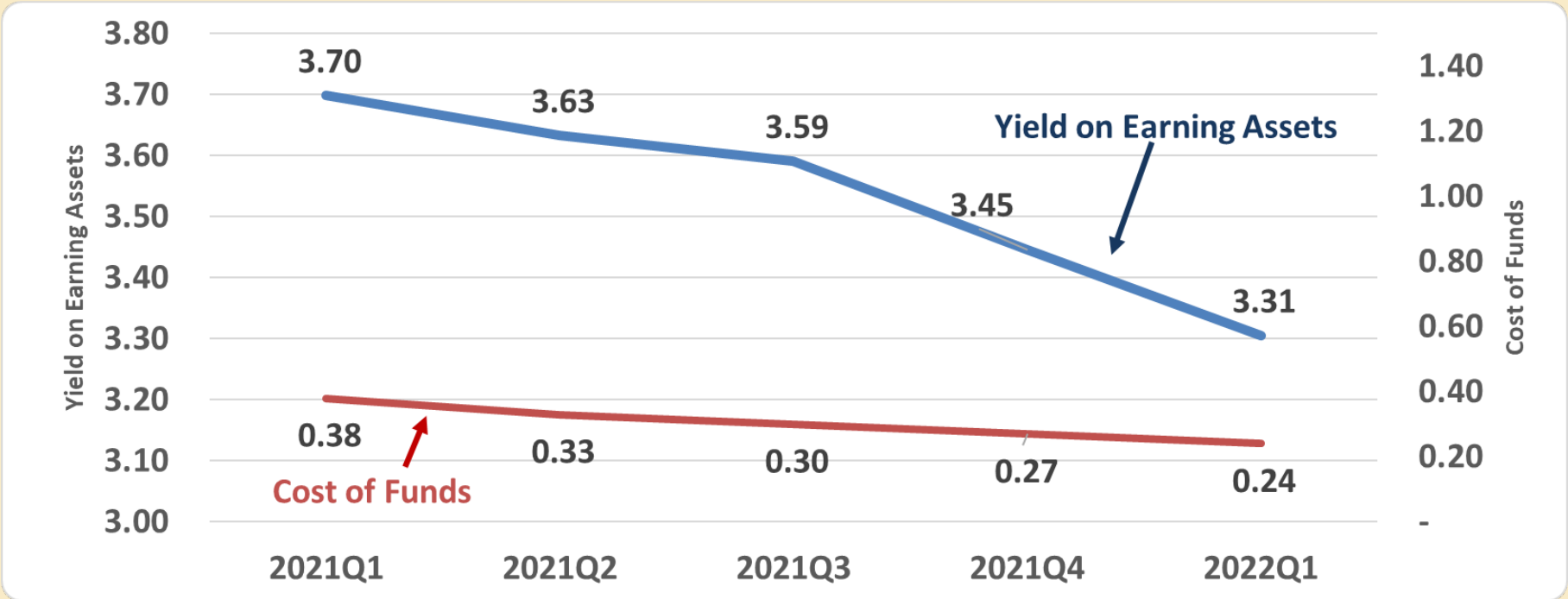


# Net Interest Margin Declines

Net Interest Margin (FTE)



# Components of Net Interest Margin

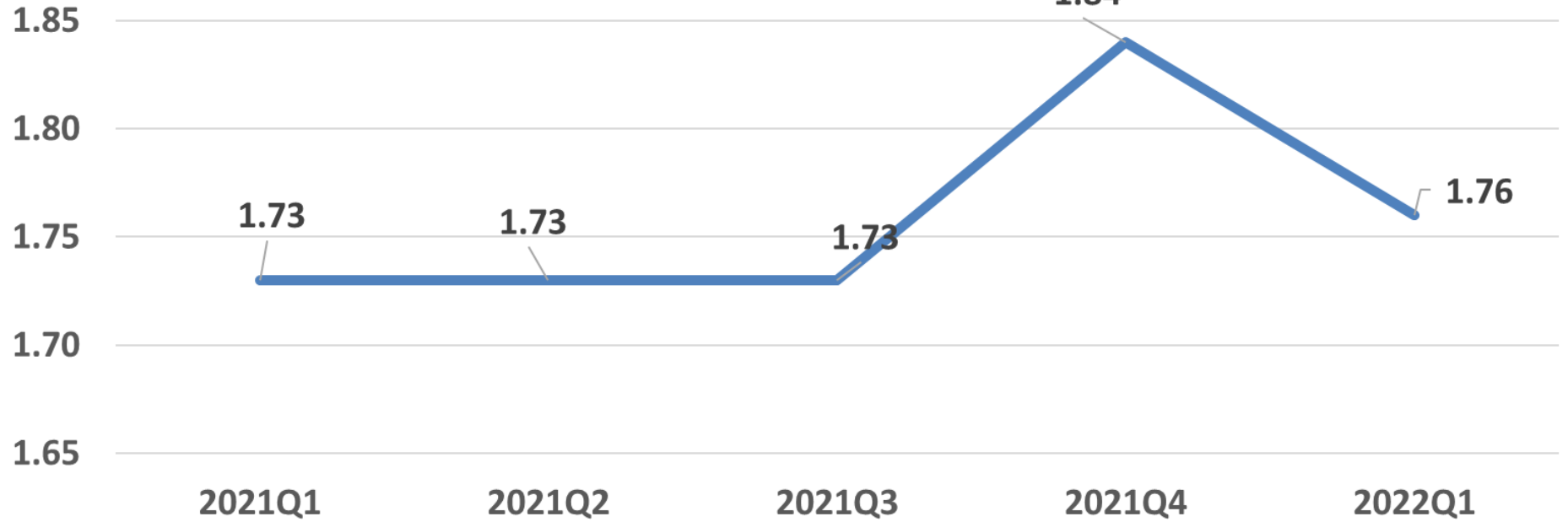




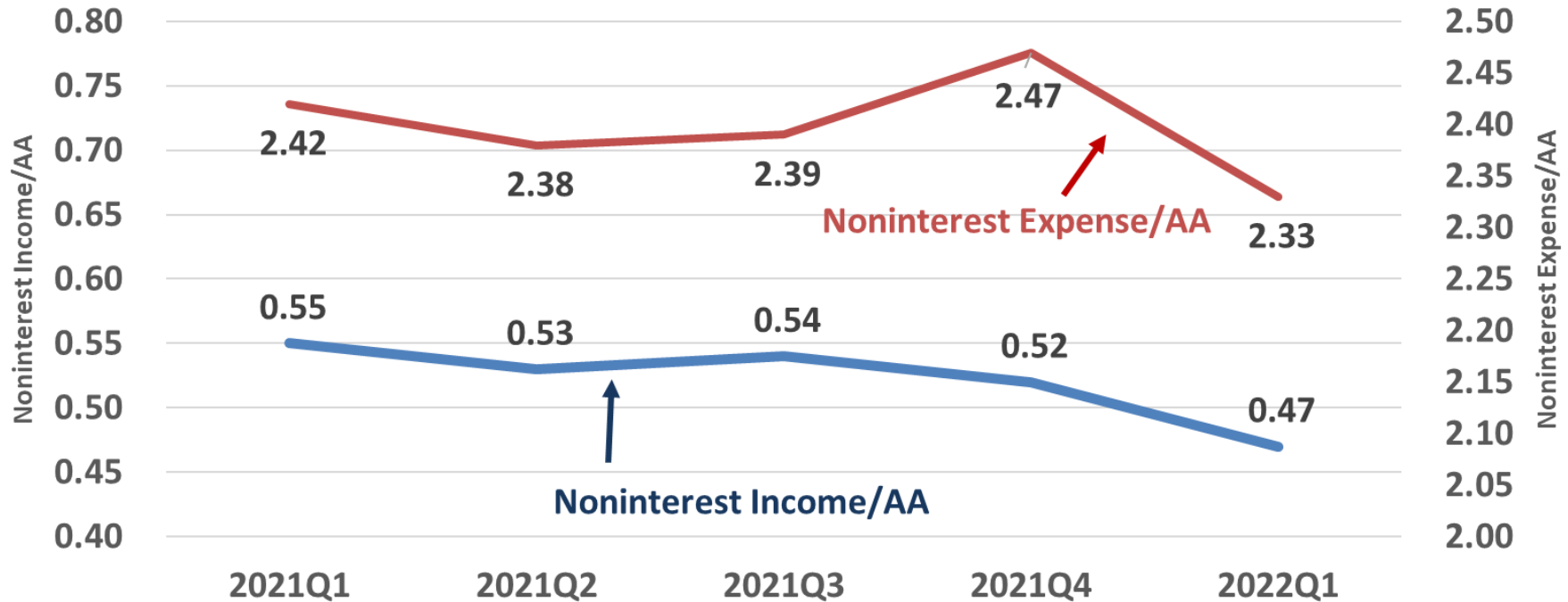
## Cash Positions Decline for First Time in Four Years

<i>% of Total Assets</i>	<b>2022Q1</b>	<b>2021Q4</b>	<b>2020Q4</b>	<b>2019Q4</b>	<b>2018Q4</b>
Cash and Nonint.-bearing Deposits	1.86	1.80	2.06	1.87	1.98
Interest-bearing Cash Balances	10.63	11.32	10.51	6.81	5.75
Total Securities	24.21	23.28	19.04	18.34	19.14
Tot Ffund Sold & Repos	1.47	1.53	1.69	1.30	0.91
Net Loans & Leases	57.15	57.49	61.61	66.34	66.98
Premises & Fixed Assets	1.39	1.37	1.48	1.70	1.68
Total Intangible Assets	0.42	0.41	0.41	0.45	0.43
Other Assets	2.88	2.80	3.20	3.19	3.13

## Net Overhead

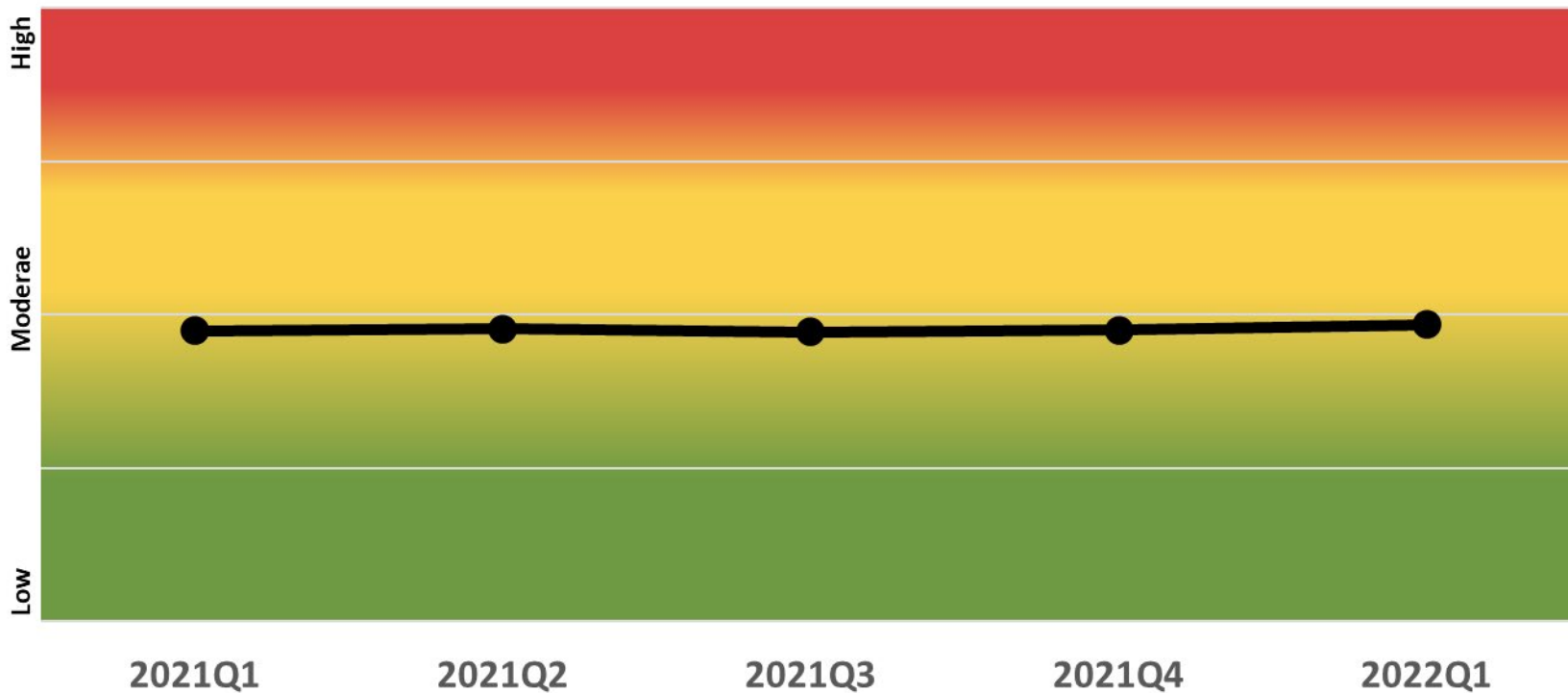


# Components of Net Overhead



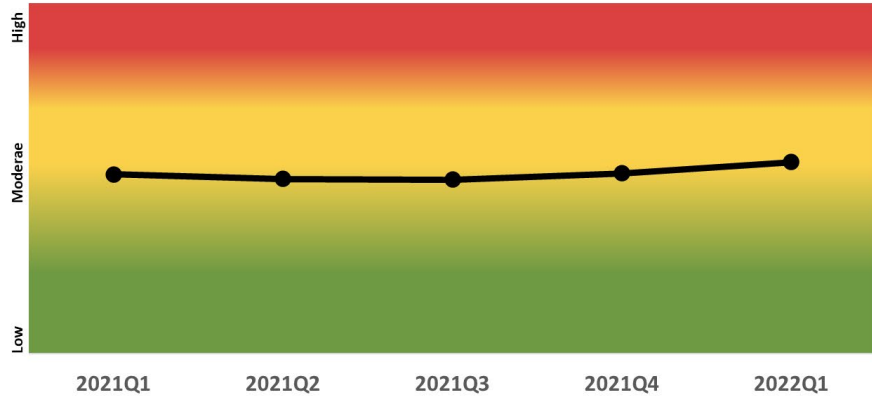
# What About Risk?

## S&B Total Risk Score

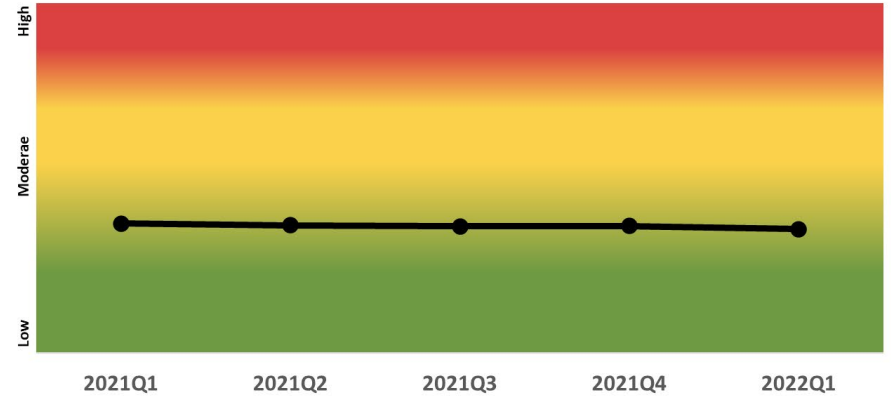


# Components of Total Risk Score

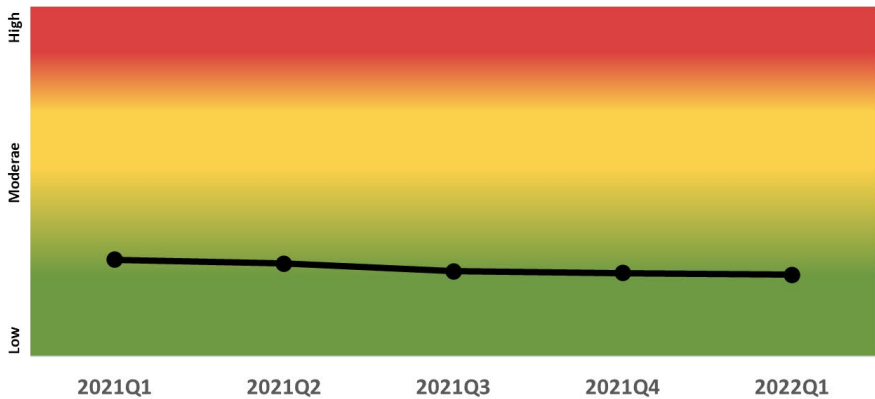
## Capital Risk



## Credit Risk



## Liquidity Risk



## Earnings at Risk

