



2022 Q2 COMMUNITY BANK PERFORMANCE

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

Summary Growth Data

	2Q 22	1Q 22
Asset Growth	0.69%	1.22%
Loan Growth	5.12%	1.55%
-Net of PPP Loans	5.60%	2.40%
Deposit Growth	0.46%	2.24%

★ Deposits, All Commercial Banks (DPSACBW027SBOG)

Observation:

2022-07-20: 18,077.9834 (+ more)

Updated: Jul 29, 2022

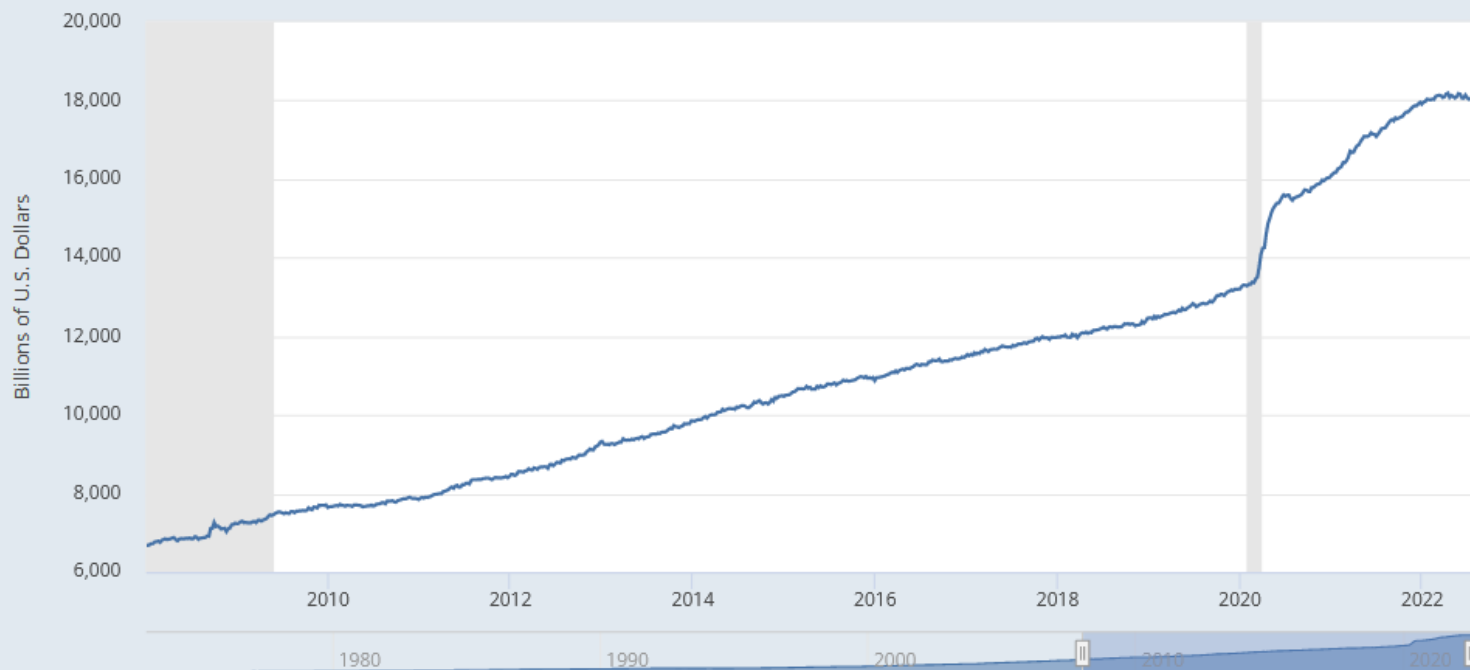
Units:

Billions of U.S. Dollars,
Seasonally Adjusted

Frequency:

Weekly,
Ending WednesdayFRED 

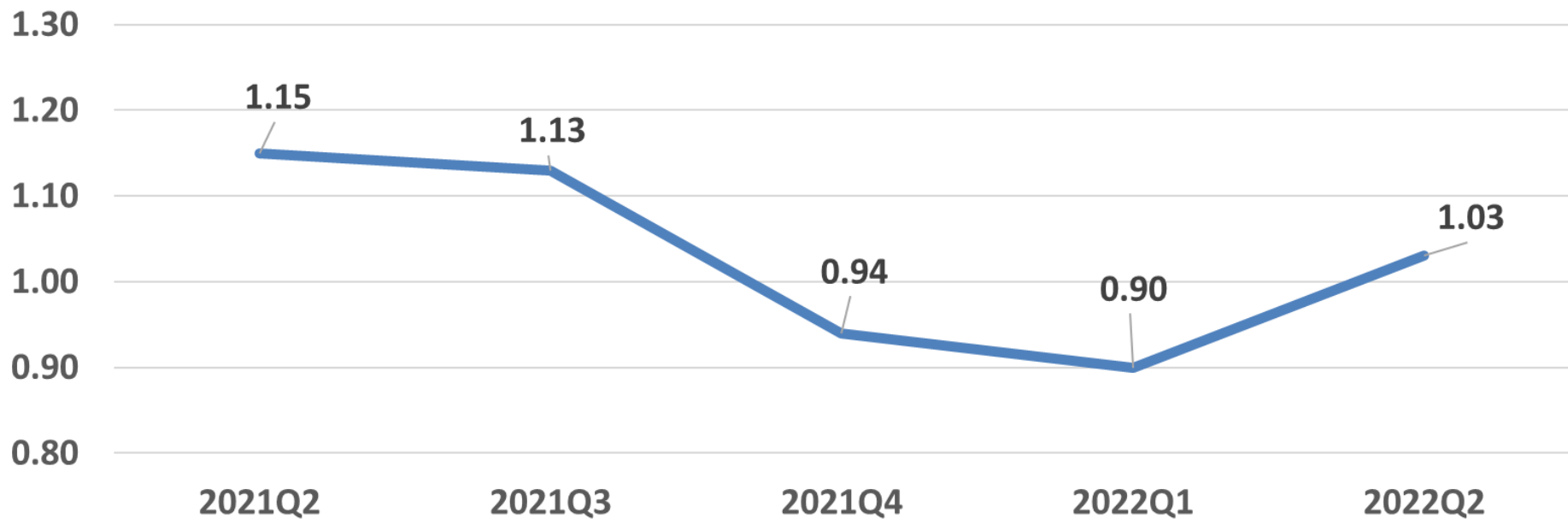
— Deposits, All Commercial Banks



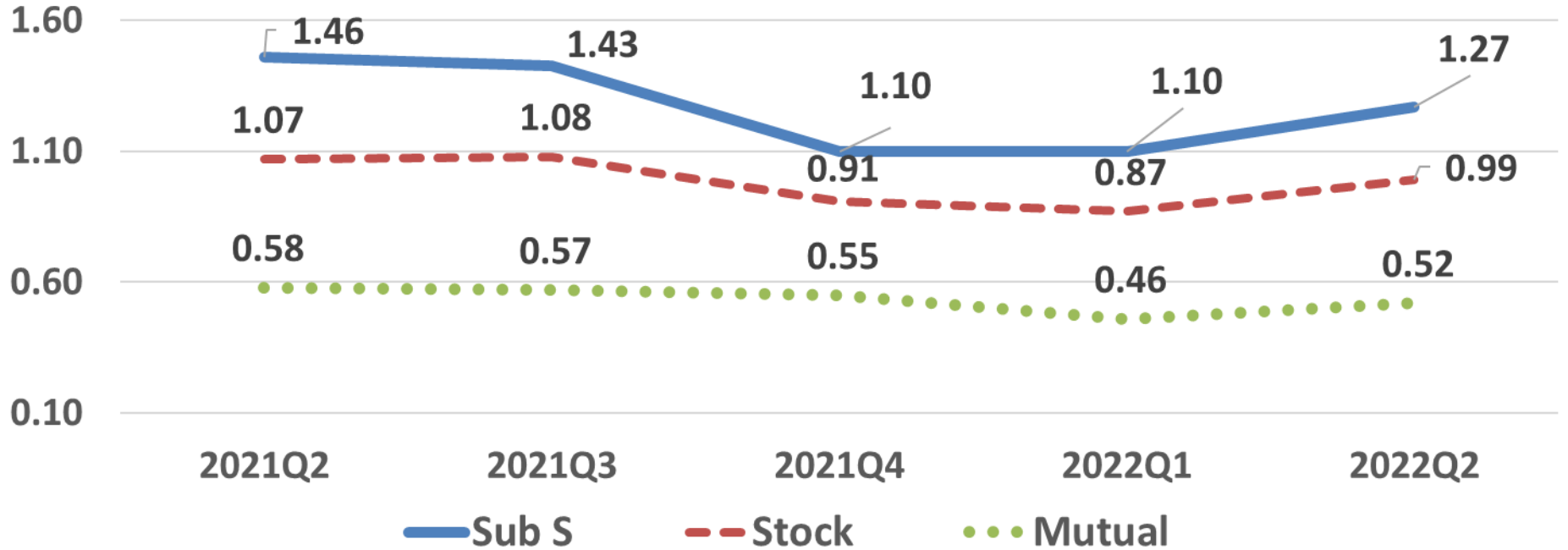
Source: Board of Governors of the Federal Reserve System (US)

fred.stlouisfed.org

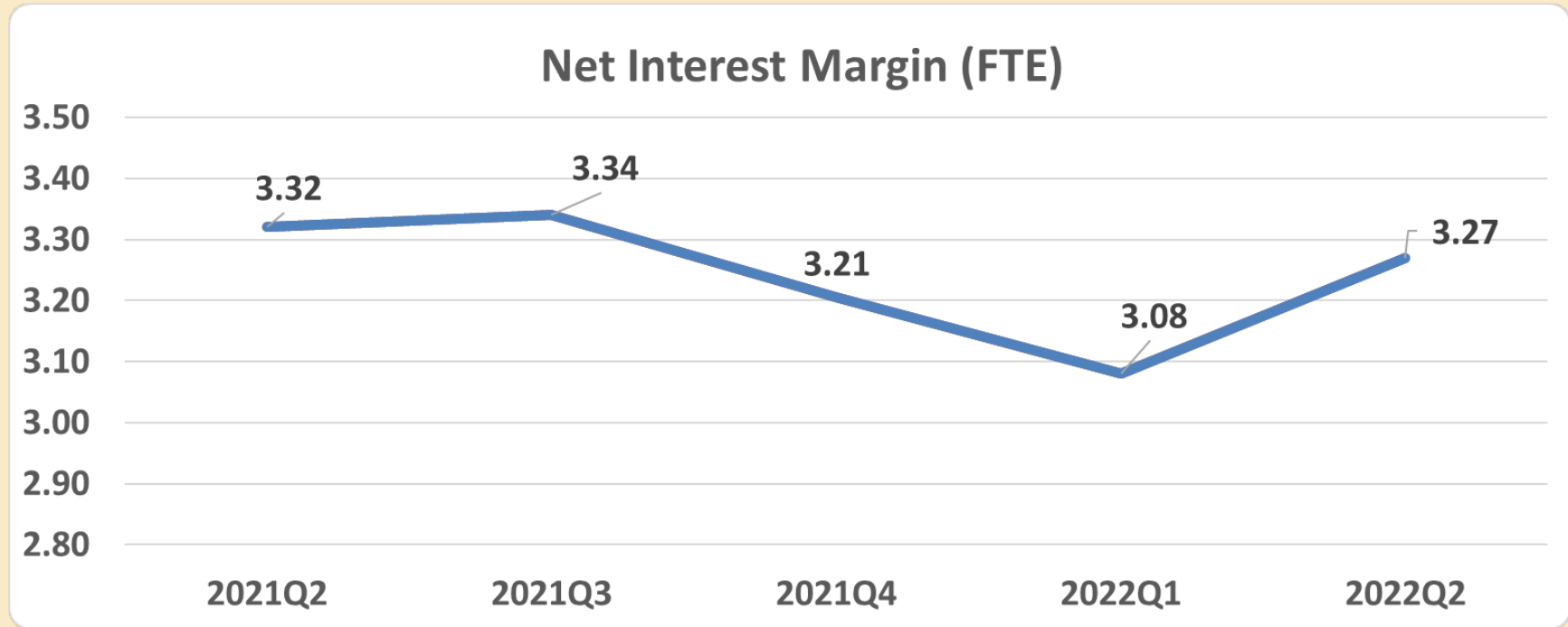
Return on Average Assets



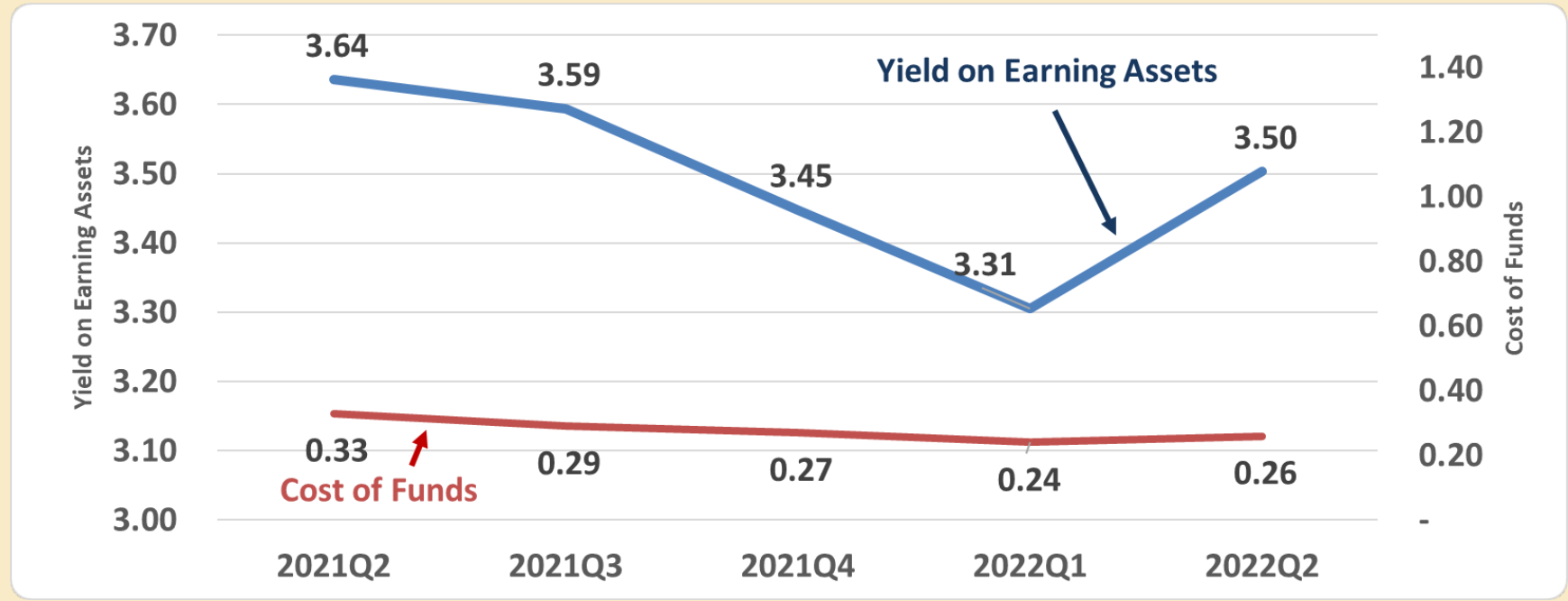
Return on Average Assets



Net Interest Margin Regounds



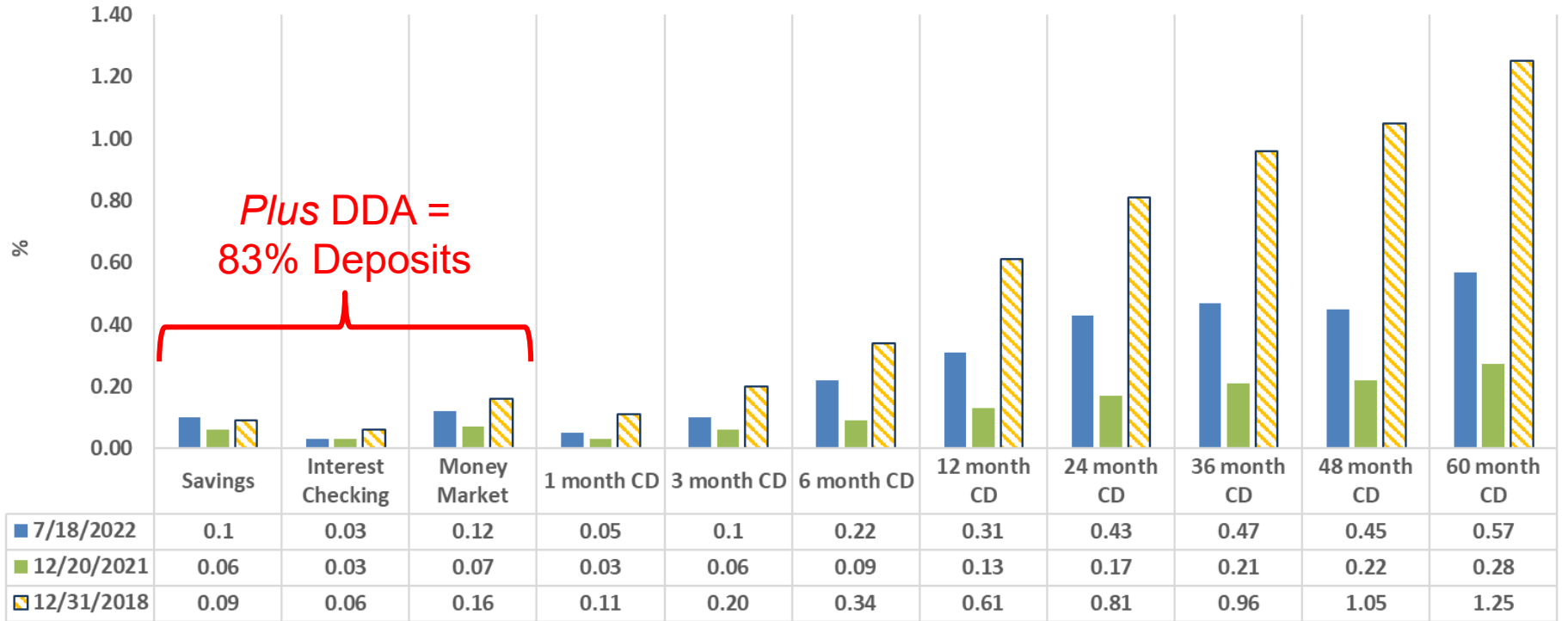
Components of Net Interest Margin



Cash Positions Continues to Decline

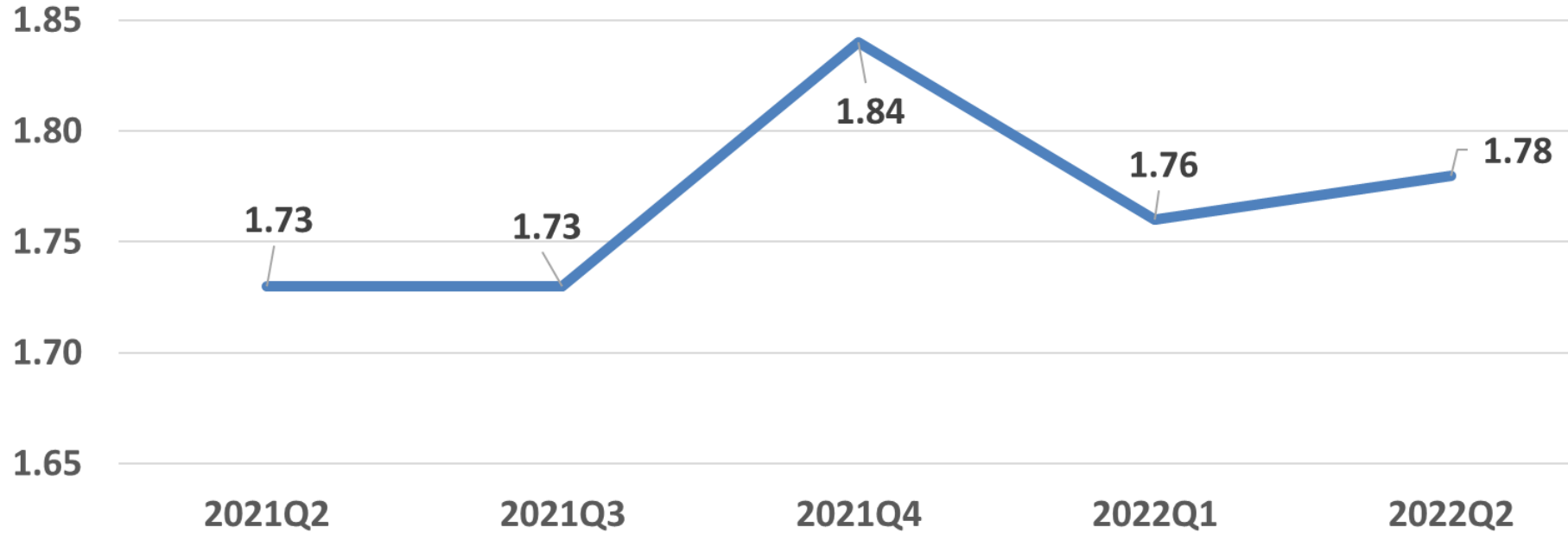
<i>% of Total Assets</i>	2022Q2	2022Q1	2021Q4	2020Q4	2019Q4
Cash and Nonint.-bearing Deposits	1.71	1.86	1.80	2.06	1.87
Interest-bearing Cash Balances	8.06	10.62	11.32	10.51	6.81
Total Securities	24.72	24.22	23.28	19.04	18.34
Tot Ffund Sold & Repos	1.18	1.47	1.53	1.69	1.30
Net Loans & Leases	59.45	57.14	57.49	61.61	66.34
Premises & Fixed Assets	1.39	1.39	1.37	1.48	1.70
Total Intangible Assets	0.42	0.42	0.41	0.41	0.45
Other Assets	3.07	2.88	2.80	3.20	3.19

National Average Deposit Rates

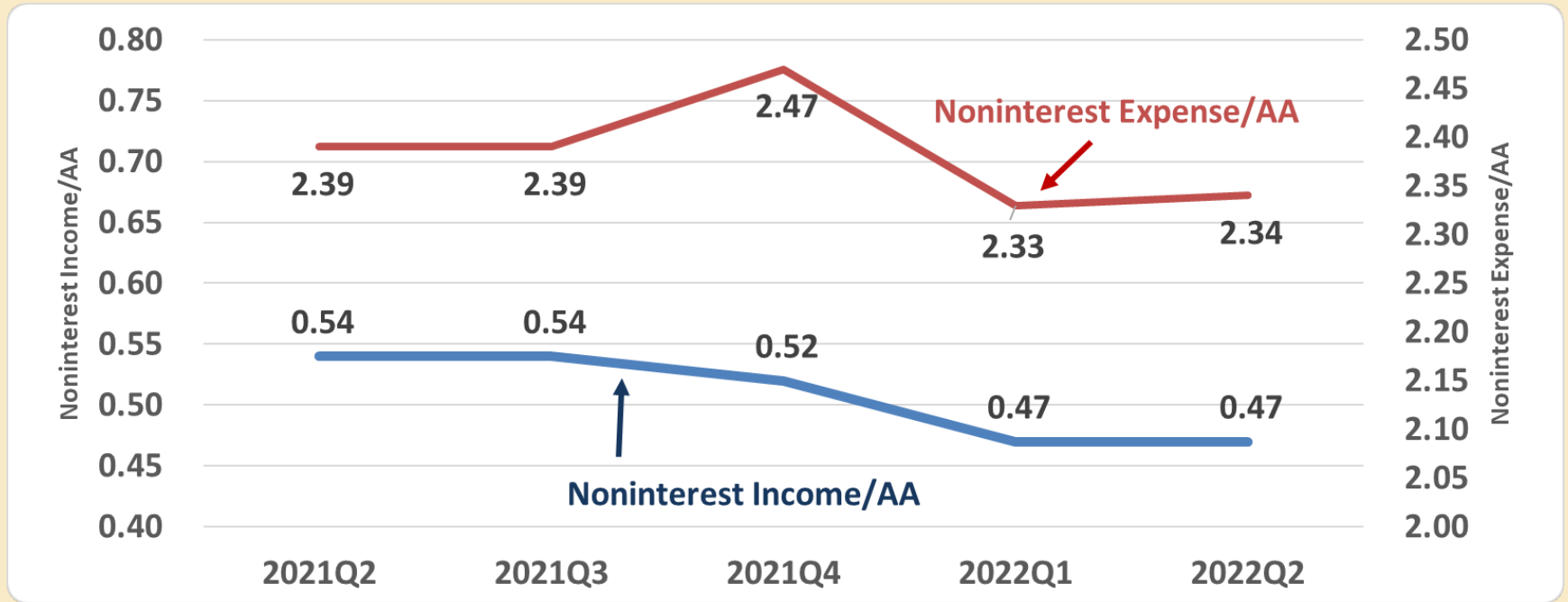


Source: FDIC

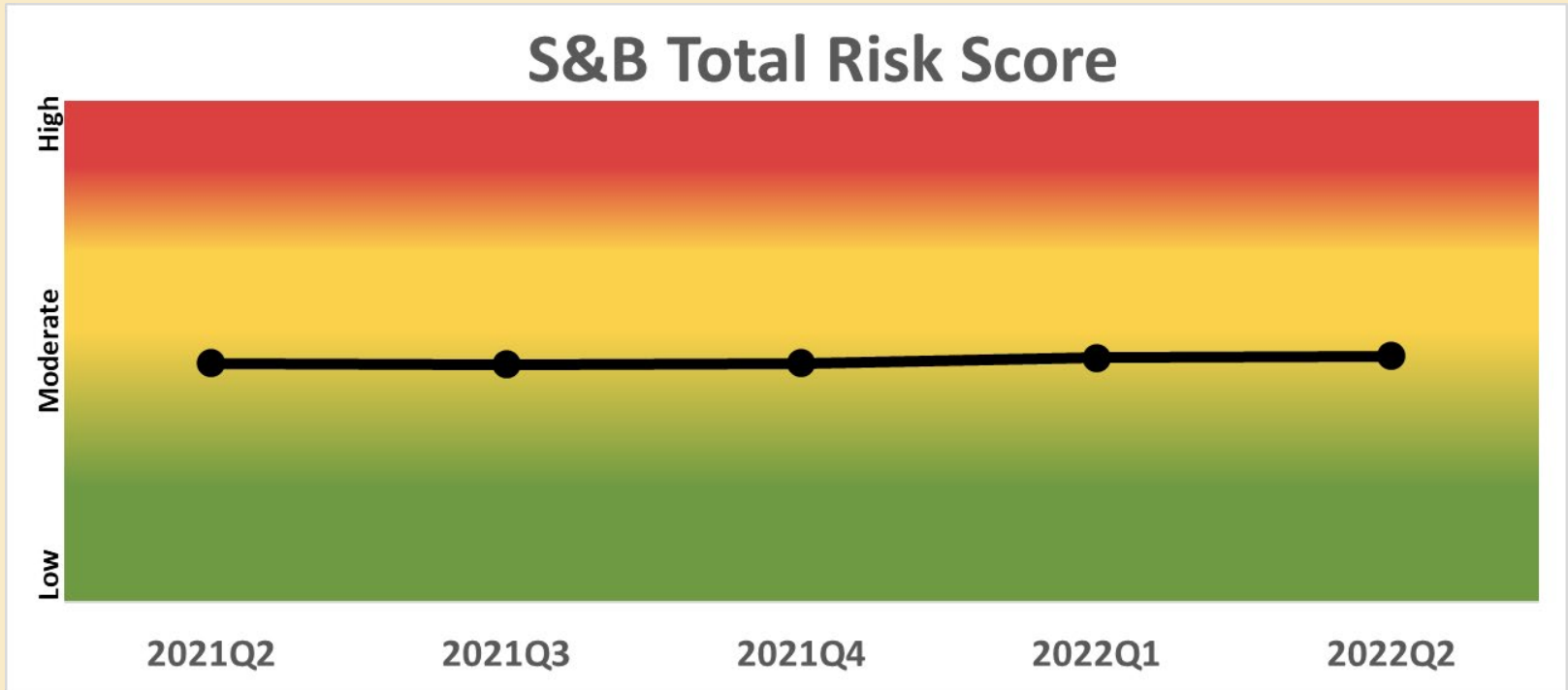
Net Overhead



Components of Net Overhead

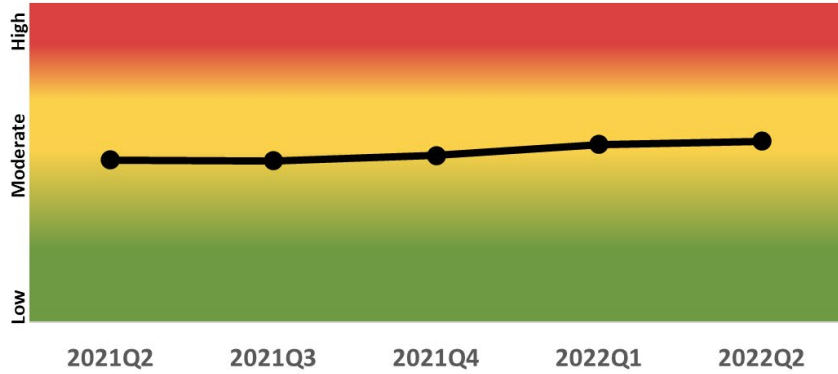


What About Risk?

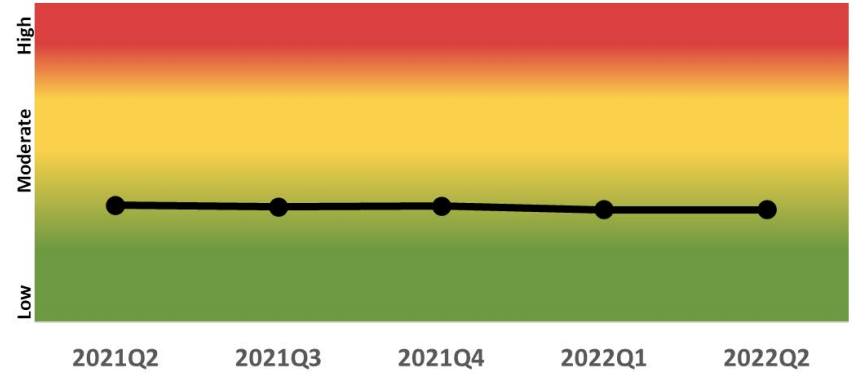


Components of Total Risk Score

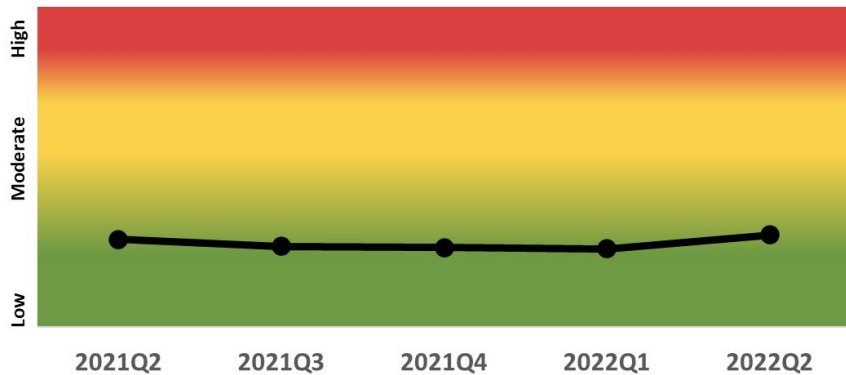
Capital Risk



Credit Risk



Liquidity Risk



Earnings at Risk

