

Banker Economic and Business Survey

*** Bank Name**

*** City**

FDIC Cert Number

Bank Contact Name

Based on your general knowledge of your banks trade area and discussions with consumers and businesses please describe the economy in which your bank offers goods and services as compared to the last quarter.

	Significantly Increasing	Increasing	Stable	Decreasing	Significantly Decreasing	Not Applicable
a. General business activity is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Residential property sale activity is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Commercial real estate sale activity is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Area wide employment is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Area wide population is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments

Please describe your perceptions about the direction of the following items over the next six months.

	Significantly Increasing	Increasing	Stable	Decreasing	Significantly Decreasing	Not Applicable
a. Interest rates (in general)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Stock Market (Dow Jones)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Fuel prices (gasoline, jet fuel, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Oil & Gas prices (spot market)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Inflation (consumer prices)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments

Please compare the level of competition your bank is experiencing for financial services from other vendors.

	Significantly Increasing	Increasing	Stable	Decreasing	Significantly Decreasing	Not Applicable
a. Consumer loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Commercial loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Other financial products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Other (please specify below)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments

Please describe your bank's growth characteristics as compared to the last calendar quarter.

	Significantly Increasing	Increasing	Stable	Decreasing	Significantly Decreasing	Not Applicable
a. Total assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Borrowings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Other (please specify below)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments

Please describe your bank's performance and other factors as compared to the last calendar - quarter.

	Significantly Increasing	Increasing	Stable	Decreasing	Significantly - Decreasing	Not Applicable
a. Net income as percentage of average assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Net interest margin	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Noninterest income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Noninterest expense	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Amount of Pas due loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Amount of Nonaccrual loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Amount of Foreclosed real estate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Amount of Repossessions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Number of Customer bankruptcies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Volume of loans on internal watch list	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Amount of Loan loss provisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Loan to deposit ratio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Tightening of loan underwriting standards are	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments

Please describe your bank's expected Return on Assets ratio

	>2.0	1.51 to 1.99	1.1 to 1.5	.51 to 1.0	.01 to .5	<0
Expected Return on Assets ratio for this quarter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments

Regarding nondeposit financial services you now offer or plan to offer in the next six months (includes any third party affiliation directed to your customers).

	Offered	Not Offered	Plan to offer	If offered, performance is better than expected	If offered, performance is as expected	If offered, performance is worse than expected
a. Insurance - Auto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Insurance - Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Insurance - Life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Brokerage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Real estate brokerage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Financial planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments

Does management see any significant changes or shifts in the institution's business plan or strategic objective in the near future?

Yes

No

**Significant changes or shifts in the institution's business plan or strategic objective.
Please select all that apply.**

- Interested in acquiring a bank
- Interested in being acquired
- Offer new products or services (specify below)
- Shift in staffing
- Loan portfolio changes
- Deposit composition changes
- Branch expansion / reduction
- New technology services or safeguard changes
- Other (please specify below)

Other (please specify)

*** How do you see the following external business, economic, or political factors impacting your bank's condition and performance in the next year?**

	Positive	Negative	Neutral
Local economic conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
State economic conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
National economic conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consumer confidence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Population growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing market	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture prices	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
O&G prices	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Competition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low cost of funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest rate risk / Net interest margin	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Operating costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Talent / Management succession	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Political uncertainty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
International affairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regulatory burden and related costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please indicate if positive or negative)

*** What are the greatest risks facing your bank today?**

Please rate the top 3 risks

	#1	#2	#3
Agriculture – price changes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture production – drought or other circumstances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Competition other financial institutions – loans or deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit risk – specific type or in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
O&G risk – lending, deposits or economic impact in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest rate risk / Net interest margin	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cybersecurity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technology risk other than cybersecurity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fraud - internal or external	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deposit stability / sources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Economy in market area(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regulatory burden	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Talent / Management succession	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)