

# Summary of Banker Economic and Business Survey Responses

The summary reports are developed from information contained in the Texas Banking Department's Banker and Business Economic Survey. This survey is conducted quarterly and reflects the opinions of executives of state-chartered banks throughout Texas. The banker selection provides a cross section of state-chartered banks in Texas, both in size and location. Further, bankers asked to participate in the survey are selected from rural and metropolitan markets alike and each state-chartered bank is sent a survey once each year. The Texas Department of Banking finds the information insightful and helpful and makes the compiled results available to interested parties. The results should not be considered statistically valid in any form. Rather, the results should be taken as a gauge or pulse of industry sentiment and observation.

Bankers are asked to choose from one of six ratings: Significantly Increasing; Increasing; Same; Decreasing; Significantly Decreasing; or Not Applicable. Approximately 60 bankers respond to each quarterly survey.

## Economic Conditions

Based on your general knowledge of your bank's 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.

### General Business Activity

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	6%	55%	28%	4%	6%
3Q22	42	0%	24%	64%	12%	0%	0%
2Q22	42	5%	21%	67%	7%	0%	0%
1Q22	37	0%	51%	46%	3%	0%	0%
4Q21	51	0%	45%	49%	6%	0%	0%
3Q21	41	0%	44%	51%	5%	0%	0%
2Q21	37	11%	59%	24%	3%	0%	3%
1Q21	39	3%	33%	62%	3%	0%	0%
4Q20	45	0%	13%	67%	20%	0%	0%
3Q20	39	0%	31%	46%	15%	5%	3%
2Q20	45	0%	16%	38%	31%	16%	0%
1Q20	37	0%	35%	62%	3%	0%	0%

### Residential RE Property Sales Activity

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	6%	13%	66%	11%	4%
3Q22	42	2%	10%	48%	33%	5%	2%
2Q22	42	5%	31%	48%	10%	2%	5%
1Q22	37	16%	46%	38%	0%	0%	0%
4Q21	51	12%	41%	39%	8%	0%	0%
3Q21	41	12%	44%	29%	15%	0%	0%
2Q21	37	49%	41%	8%	0%	0%	3%
1Q21	39	18%	46%	33%	3%	0%	0%
4Q20	45	29%	40%	24%	7%	0%	0%
3Q20	39	15%	59%	23%	0%	0%	3%
2Q20	45	0%	16%	53%	24%	4%	2%
1Q20	37	0%	38%	59%	0%	0%	3%

### Area Wide Employment

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	15%	77%	2%	0%	6%
3Q22	42	0%	36%	64%	0%	0%	0%
2Q22	42	2%	31%	64%	2%	0%	0%
1Q22	37	5%	43%	46%	5%	0%	0%
4Q21	51	4%	53%	41%	2%	0%	0%
3Q21	41	5%	49%	44%	2%	0%	0%
2Q21	37	3%	51%	43%	0%	0%	3%
1Q21	39	0%	33%	62%	5%	0%	0%
4Q20	45	0%	18%	60%	22%	0%	0%
3Q20	39	0%	23%	59%	13%	3%	3%
2Q20	45	0%	2%	33%	47%	18%	0%
1Q20	37	0%	35%	65%	0%	0%	0%

### Commercial RE Sales Activity

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	2%	30%	53%	11%	4%
3Q22	42	0%	10%	60%	26%	2%	2%
2Q22	42	5%	19%	52%	24%	0%	0%
1Q22	37	0%	54%	46%	0%	0%	0%
4Q21	51	2%	43%	49%	6%	0%	0%
3Q21	41	2%	22%	71%	5%	0%	0%
2Q21	37	8%	43%	41%	5%	0%	3%
1Q21	39	3%	36%	56%	5%	0%	0%
4Q20	45	2%	13%	49%	29%	7%	0%
3Q20	39	3%	8%	72%	15%	0%	3%
2Q20	45	0%	4%	38%	40%	18%	0%
1Q20	37	3%	24%	59%	11%	0%	3%

# Summary of Banker Economic and Business Survey Responses

## Asset Quality Indicators

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

### Past Due Loans

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	6%	77%	11%	0%	6%
3Q22	42	0%	0%	69%	24%	0%	7%
2Q22	42	0%	2%	74%	21%	0%	2%
1Q22	37	0%	3%	76%	19%	3%	0%
4Q21	51	0%	0%	80%	18%	0%	2%
3Q21	41	0%	0%	71%	17%	5%	7%
2Q21	37	0%	3%	68%	22%	3%	5%
1Q21	39	0%	3%	85%	10%	3%	0%
4Q20	45	0%	16%	73%	11%	0%	0%
3Q20	39	0%	8%	64%	18%	3%	8%
2Q20	45	0%	22%	64%	13%	0%	0%
1Q20	37	0%	8%	81%	11%	0%	0%

### Volume of Loans on the Internal Watch List

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	9%	66%	11%	2%	13%
3Q22	42	0%	0%	50%	38%	0%	12%
2Q22	42	0%	10%	57%	31%	2%	0%
1Q22	37	0%	14%	57%	16%	11%	3%
4Q21	51	0%	4%	49%	39%	0%	8%
3Q21	41	0%	2%	54%	32%	7%	5%
2Q21	37	0%	8%	57%	27%	3%	5%
1Q21	39	0%	10%	64%	23%	0%	3%
4Q20	45	0%	33%	56%	7%	0%	4%
3Q20	39	0%	23%	56%	13%	0%	8%
2Q20	45	0%	33%	51%	16%	0%	0%
1Q20	37	0%	16%	59%	24%	0%	0%

### Nonaccrual Loans

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	4%	49%	26%	0%	21%
3Q22	42	0%	2%	55%	17%	2%	24%
2Q22	42	0%	2%	67%	17%	0%	14%
1Q22	37	0%	5%	54%	32%	0%	8%
4Q21	51	0%	2%	55%	31%	0%	12%
3Q21	41	0%	0%	54%	27%	7%	12%
2Q21	37	0%	0%	59%	24%	5%	11%
1Q21	39	0%	0%	82%	5%	3%	10%
4Q20	45	0%	9%	71%	9%	2%	9%
3Q20	39	0%	3%	67%	15%	3%	13%
2Q20	45	0%	11%	67%	16%	0%	7%
1Q20	37	0%	5%	62%	16%	0%	16%

### Loan Loss Provisions

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	26%	62%	2%	2%	9%
3Q22	42	0%	24%	57%	12%	0%	7%
2Q22	42	0%	36%	50%	10%	0%	5%
1Q22	37	0%	14%	70%	11%	0%	5%
4Q21	51	0%	16%	67%	10%	4%	4%
3Q21	41	0%	10%	59%	17%	2%	12%
2Q21	37	3%	24%	54%	5%	3%	11%
1Q21	39	0%	28%	64%	5%	0%	3%
4Q20	45	4%	36%	49%	9%	0%	2%
3Q20	39	5%	49%	33%	8%	0%	5%
2Q20	45	7%	62%	24%	2%	0%	4%
1Q20	37	0%	24%	70%	3%	0%	3%

# Summary of Banker Economic and Business Survey Responses

## Bank Performance

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

### Net Income as a Percent of Average Assets (ROA)

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	15%	51%	23%	4%	0%	6%
3Q22	42	7%	64%	29%	0%	0%	0%
2Q22	42	0%	60%	33%	7%	0%	0%
1Q22	37	0%	24%	59%	16%	0%	0%
4Q21	51	2%	33%	45%	16%	2%	2%
3Q21	41	0%	49%	37%	15%	0%	0%
2Q21	37	3%	43%	27%	19%	3%	5%
1Q21	39	0%	31%	33%	33%	3%	0%
4Q20	45	0%	29%	38%	31%	2%	0%
3Q20	39	0%	44%	21%	28%	5%	3%
2Q20	45	0%	29%	29%	40%	2%	0%
1Q20	37	0%	49%	38%	11%	0%	3%

### Expected Return on Average Assets for this Quarter

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	2%	21%	47%	21%	0%	9%
3Q22	42	7%	21%	36%	29%	5%	2%
2Q22	42	2%	10%	43%	31%	10%	5%
1Q22	37	3%	14%	38%	35%	3%	8%
4Q21	51	6%	18%	27%	33%	8%	8%
3Q21	41	5%	22%	37%	20%	12%	5%
2Q21	37	0%	14%	43%	24%	11%	8%
1Q21	39	5%	13%	38%	36%	5%	3%
4Q20	45	4%	9%	38%	44%	2%	2%
3Q20	39	8%	21%	36%	15%	13%	8%
2Q20	45	2%	11%	31%	42%	9%	4%
1Q20	37	5%	14%	46%	30%	0%	5%

### Net Interest Margin

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	9%	47%	21%	17%	0%	6%
3Q22	42	5%	62%	31%	2%	0%	0%
2Q22	42	0%	62%	29%	10%	0%	0%
1Q22	37	0%	19%	54%	27%	0%	0%
4Q21	51	2%	12%	49%	33%	2%	2%
3Q21	41	0%	29%	44%	27%	0%	0%
2Q21	37	0%	11%	43%	38%	0%	8%
1Q21	39	0%	18%	26%	54%	3%	0%
4Q20	45	0%	11%	27%	62%	0%	0%
3Q20	39	0%	13%	23%	54%	8%	3%
2Q20	45	0%	9%	29%	60%	2%	0%
1Q20	37	0%	8%	51%	38%	0%	3%

### Tightening of Loan Underwriting Standards are

	# of Respondents	Significantly Increasing	Increasing	Same	Decreasing	Significantly Decreasing	N/A
4Q22	47	0%	34%	57%	0%	0%	9%
3Q22	42	0%	40%	57%	0%	0%	2%
2Q22	42	0%	33%	67%	0%	0%	0%
1Q22	37	0%	11%	84%	3%	0%	3%
4Q21	51	0%	6%	90%	4%	0%	0%
3Q21	41	2%	20%	73%	5%	0%	0%
2Q21	37	0%	5%	89%	0%	0%	5%
1Q21	39	0%	26%	74%	0%	0%	0%
4Q20	45	0%	33%	67%	0%	0%	0%
3Q20	39	3%	36%	59%	0%	0%	3%
2Q20	45	0%	44%	56%	0%	0%	0%
1Q20	37	0%	11%	89%	0%	0%	0%

# Summary of Banker Economic and Business Survey Responses

1. Based on your general knowledge of your bank's 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.

## General Business Activity

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	6%	55%	28%	4%	6%
3Q22	42	0%	24%	64%	12%	0%	0%
2Q22	42	5%	21%	67%	7%	0%	0%
1Q22	37	0%	51%	46%	3%	0%	0%
4Q21	51	0%	45%	49%	6%	0%	0%
3Q21	41	0%	44%	51%	5%	0%	0%
2Q21	37	11%	59%	24%	3%	0%	3%
1Q21	39	3%	33%	62%	3%	0%	0%
4Q20	45	0%	13%	67%	20%	0%	0%
3Q20	39	0%	31%	46%	15%	5%	3%
2Q20	45	0%	16%	38%	31%	16%	0%
1Q20	37	0%	35%	62%	3%	0%	0%

## Residential Property Sales Activity

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	6%	13%	66%	11%	4%
3Q22	42	2%	10%	48%	33%	5%	2%
2Q22	42	5%	31%	48%	10%	2%	5%
1Q22	37	16%	46%	38%	0%	0%	0%
4Q21	51	12%	41%	39%	8%	0%	0%
3Q21	41	12%	44%	29%	15%	0%	0%
2Q21	37	49%	41%	8%	0%	0%	3%
1Q21	39	18%	46%	33%	3%	0%	0%
4Q20	45	29%	40%	24%	7%	0%	0%
3Q20	39	15%	59%	23%	0%	0%	3%
2Q20	45	0%	16%	53%	24%	4%	2%
1Q20	37	0%	38%	59%	0%	0%	3%

## Commercial RE Sales Activity

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	2%	30%	53%	11%	4%
3Q22	42	0%	10%	60%	26%	2%	2%
2Q22	42	5%	19%	52%	24%	0%	0%
1Q22	37	0%	54%	46%	0%	0%	0%
4Q21	51	2%	43%	49%	6%	0%	0%
3Q21	41	2%	22%	71%	5%	0%	0%
2Q21	37	8%	43%	41%	5%	0%	3%
1Q21	39	3%	36%	56%	5%	0%	0%
4Q20	45	2%	13%	49%	29%	7%	0%
3Q20	39	3%	8%	72%	15%	0%	3%
2Q20	45	0%	4%	38%	40%	18%	0%
1Q20	37	3%	24%	59%	11%	0%	3%

## Area Wide Employment

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	15%	77%	2%	0%	6%
3Q22	42	0%	36%	64%	0%	0%	0%
2Q22	42	2%	31%	64%	2%	0%	0%
1Q22	37	5%	43%	46%	5%	0%	0%
4Q21	51	4%	53%	41%	2%	0%	0%
3Q21	41	5%	49%	44%	2%	0%	0%
2Q21	37	3%	51%	43%	0%	0%	3%
1Q21	39	0%	33%	62%	5%	0%	0%
4Q20	45	0%	18%	60%	22%	0%	0%
3Q20	39	0%	23%	59%	13%	3%	3%
2Q20	45	0%	2%	33%	47%	18%	0%
1Q20	37	0%	35%	65%	0%	0%	0%

## Summary of Banker Economic and Business Survey Responses

1. Based on your general knowledge of your bank's 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.

### Area Wide Population

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	2%	62%	30%	2%	0%	4%
3Q22	42	5%	55%	38%	2%	0%	0%
2Q22	42	2%	52%	40%	5%	0%	0%
1Q22	37	14%	54%	32%	0%	0%	0%
4Q21	51	6%	63%	29%	2%	0%	0%
3Q21	41	10%	46%	41%	0%	0%	2%
2Q21	37	11%	57%	27%	3%	0%	3%
1Q21	39	5%	41%	54%	0%	0%	0%
4Q20	45	0%	49%	47%	2%	0%	2%
3Q20	39	5%	49%	41%	3%	0%	3%
2Q20	45	0%	31%	62%	7%	0%	0%
1Q20	37	3%	54%	38%	5%	0%	0%

# Summary of Banker Economic and Business Survey Responses

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

### Interest Rates (In General)

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	2%	94%	0%	0%	0%	4%
3Q22	42	19%	81%	0%	0%	0%	0%
2Q22	42	43%	52%	5%	0%	0%	0%
1Q22	37	14%	86%	0%	0%	0%	0%
4Q21	51	0%	57%	39%	4%	0%	0%
3Q21	41	0%	34%	63%	2%	0%	0%
2Q21	37	5%	16%	68%	5%	3%	3%
1Q21	39	0%	15%	69%	15%	0%	0%
4Q20	45	0%	7%	82%	11%	0%	0%
3Q20	39	0%	0%	82%	15%	0%	3%
2Q20	45	0%	4%	71%	24%	0%	0%
1Q20	37	0%	3%	81%	16%	0%	0%

### Stock Market (Dow Jones)

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	17%	19%	57%	0%	6%
3Q22	42	0%	5%	26%	62%	7%	0%
2Q22	42	0%	2%	5%	79%	14%	0%
1Q22	37	0%	19%	32%	46%	3%	0%
4Q21	51	0%	24%	39%	37%	0%	0%
3Q21	41	0%	29%	41%	27%	0%	2%
2Q21	37	3%	30%	54%	11%	0%	3%
1Q21	39	0%	38%	31%	28%	3%	0%
4Q20	45	0%	22%	31%	44%	0%	2%
3Q20	39	0%	28%	36%	31%	0%	5%
2Q20	45	0%	36%	38%	24%	2%	0%
1Q20	37	0%	22%	51%	24%	0%	3%

### Fuel Prices (Gasoline, Jet Fuel, etc.)

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	38%	47%	11%	0%	4%
3Q22	42	2%	33%	48%	17%	0%	0%
2Q22	42	33%	50%	17%	0%	0%	0%
1Q22	37	38%	59%	0%	3%	0%	0%
4Q21	51	8%	78%	14%	0%	0%	0%
3Q21	41	7%	59%	32%	2%	0%	0%
2Q21	37	11%	78%	8%	0%	0%	3%
1Q21	39	15%	85%	0%	0%	0%	0%
4Q20	45	0%	36%	60%	4%	0%	0%
3Q20	39	0%	28%	56%	10%	0%	5%
2Q20	45	0%	47%	44%	9%	0%	0%
1Q20	37	0%	16%	73%	11%	0%	0%

### Oil and Gas Prices (Spot Market)

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	38%	49%	9%	0%	4%
3Q22	42	0%	36%	50%	14%	0%	0%
2Q22	42	29%	48%	24%	0%	0%	0%
1Q22	37	32%	62%	3%	3%	0%	0%
4Q21	51	4%	65%	31%	0%	0%	0%
3Q21	41	0%	49%	41%	7%	0%	2%
2Q21	37	3%	70%	24%	0%	0%	3%
1Q21	39	5%	90%	5%	0%	0%	0%
4Q20	45	0%	38%	58%	4%	0%	0%
3Q20	39	0%	31%	46%	18%	0%	5%
2Q20	45	0%	62%	31%	7%	0%	0%
1Q20	37	0%	22%	57%	22%	0%	0%

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

**Inflation (Consumer Prices)**

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	57%	15%	23%	0%	4%
3Q22	42	7%	52%	26%	14%	0%	0%
2Q22	42	33%	52%	7%	7%	0%	0%
1Q22	37	32%	65%	0%	3%	0%	0%
4Q21	51	27%	65%	8%	0%	0%	0%
3Q21	41	10%	78%	10%	2%	0%	0%
2Q21	37	16%	73%	8%	0%	0%	3%
1Q21	39	0%	69%	31%	0%	0%	0%
4Q20	45	4%	33%	62%	0%	0%	0%
3Q20	39	0%	13%	79%	3%	0%	5%
2Q20	45	2%	22%	64%	9%	2%	0%
1Q20	37	0%	19%	78%	3%	0%	0%

# Summary of Banker Economic and Business Survey Responses

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

### Consumer Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	21%	64%	2%	0%	13%
3Q22	42	2%	26%	50%	7%	0%	14%
2Q22	42	10%	33%	48%	5%	0%	5%
1Q22	37	5%	32%	57%	0%	0%	5%
4Q21	51	8%	33%	47%	4%	0%	8%
3Q21	41	0%	34%	54%	0%	0%	12%
2Q21	37	8%	32%	46%	8%	0%	5%
1Q21	39	3%	28%	67%	3%	0%	0%
4Q20	45	2%	31%	53%	7%	0%	7%
3Q20	39	3%	8%	69%	5%	0%	15%
2Q20	45	0%	27%	62%	7%	0%	4%
1Q20	37	5%	32%	59%	3%	0%	0%

### Commercial Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	38%	47%	11%	0%	4%
3Q22	42	5%	24%	69%	2%	0%	0%
2Q22	42	7%	38%	48%	5%	0%	2%
1Q22	37	3%	49%	49%	0%	0%	0%
4Q21	51	12%	63%	25%	0%	0%	0%
3Q21	41	5%	41%	54%	0%	0%	0%
2Q21	37	0%	59%	38%	0%	0%	3%
1Q21	39	10%	49%	38%	3%	0%	0%
4Q20	45	4%	42%	51%	2%	0%	0%
3Q20	39	5%	31%	59%	3%	0%	3%
2Q20	45	0%	33%	51%	13%	0%	2%
1Q20	37	8%	49%	38%	5%	0%	0%

### Deposits

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	17%	57%	17%	2%	0%	6%
3Q22	42	5%	55%	36%	2%	0%	2%
2Q22	42	10%	40%	48%	0%	0%	2%
1Q22	37	0%	43%	49%	8%	0%	0%
4Q21	51	4%	27%	61%	8%	0%	0%
3Q21	41	0%	12%	71%	15%	0%	2%
2Q21	37	5%	30%	49%	14%	0%	3%
1Q21	39	0%	28%	59%	10%	3%	0%
4Q20	45	2%	29%	58%	11%	0%	0%
3Q20	39	3%	26%	54%	15%	0%	3%
2Q20	45	2%	36%	51%	11%	0%	0%
1Q20	37	16%	54%	30%	0%	0%	0%

### Other Financial Products

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	21%	62%	2%	0%	15%
3Q22	42	0%	14%	60%	0%	0%	26%
2Q22	42	2%	24%	60%	0%	0%	14%
1Q22	37	0%	41%	43%	0%	0%	16%
4Q21	51	6%	27%	55%	0%	0%	12%
3Q21	41	2%	15%	66%	0%	0%	17%
2Q21	37	0%	30%	57%	0%	0%	14%
1Q21	39	0%	33%	54%	0%	0%	13%
4Q20	45	2%	24%	67%	2%	0%	4%
3Q20	39	3%	15%	54%	0%	0%	28%
2Q20	45	0%	22%	53%	7%	0%	18%
1Q20	37	3%	27%	54%	0%	0%	16%



## Summary of Banker Economic and Business Survey Responses

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

**Other - Describe**

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	0%	11%	0%	0%	89%
3Q22	42	0%	0%	10%	0%	0%	90%
2Q22	42	0%	0%	5%	0%	0%	95%
1Q22	37	0%	5%	11%	0%	0%	84%
4Q21	51	0%	6%	10%	0%	0%	84%
3Q21	41	0%	5%	22%	0%	0%	73%
2Q21	37	3%	0%	19%	0%	0%	78%
1Q21	39	0%	5%	13%	0%	0%	82%
4Q20	45	0%	11%	18%	0%	0%	71%
3Q20	39	3%	0%	5%	3%	0%	90%
2Q20	45	0%	4%	13%	0%	0%	82%
1Q20	37	3%	3%	11%	0%	0%	84%

# Summary of Banker Economic and Business Survey Responses

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

### Total Assets

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	2%	23%	49%	21%	0%	4%
3Q22	42	5%	36%	57%	2%	0%	0%
2Q22	42	5%	40%	52%	2%	0%	0%
1Q22	37	3%	62%	32%	3%	0%	0%
4Q21	51	8%	67%	25%	0%	0%	0%
3Q21	41	0%	59%	37%	5%	0%	0%
2Q21	37	11%	54%	30%	3%	0%	3%
1Q21	39	0%	72%	23%	5%	0%	0%
4Q20	45	0%	56%	40%	4%	0%	0%
3Q20	39	3%	56%	38%	0%	0%	3%
2Q20	45	7%	60%	31%	2%	0%	0%
1Q20	37	3%	41%	51%	5%	0%	0%

### Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	2%	36%	45%	13%	0%	4%
3Q22	42	2%	50%	31%	17%	0%	0%
2Q22	42	7%	43%	40%	7%	0%	2%
1Q22	37	3%	54%	32%	11%	0%	0%
4Q21	51	0%	57%	37%	4%	2%	0%
3Q21	41	2%	41%	27%	27%	2%	0%
2Q21	37	5%	57%	27%	5%	3%	3%
1Q21	39	3%	46%	38%	10%	0%	3%
4Q20	45	2%	31%	42%	24%	0%	0%
3Q20	39	0%	41%	31%	23%	3%	3%
2Q20	45	7%	53%	38%	2%	0%	0%
1Q20	37	5%	49%	32%	14%	0%	0%

### Deposits

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	38%	32%	23%	2%	4%
3Q22	42	2%	45%	48%	5%	0%	0%
2Q22	42	5%	36%	52%	7%	0%	0%
1Q22	37	3%	59%	35%	3%	0%	0%
4Q21	51	10%	63%	25%	2%	0%	0%
3Q21	41	0%	51%	44%	2%	0%	2%
2Q21	37	16%	51%	24%	3%	0%	5%
1Q21	39	5%	67%	21%	8%	0%	0%
4Q20	45	0%	60%	36%	4%	0%	0%
3Q20	39	5%	59%	28%	3%	0%	5%
2Q20	45	4%	58%	36%	2%	0%	0%
1Q20	37	3%	38%	49%	11%	0%	0%

### Borrowings

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	17%	38%	6%	0%	38%
3Q22	42	0%	7%	43%	7%	0%	43%
2Q22	42	0%	12%	38%	7%	0%	43%
1Q22	37	0%	5%	41%	11%	0%	43%
4Q21	51	0%	14%	43%	10%	0%	33%
3Q21	41	0%	7%	32%	10%	5%	46%
2Q21	37	0%	16%	35%	5%	0%	43%
1Q21	39	0%	10%	36%	8%	8%	38%
4Q20	45	0%	2%	36%	27%	7%	29%
3Q20	39	0%	8%	41%	18%	0%	33%
2Q20	45	0%	18%	44%	2%	0%	36%
1Q20	37	0%	5%	43%	14%	0%	38%

## Summary of Banker Economic and Business Survey Responses

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

**Other**

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	2%	2%	0%	0%	96%
3Q22	42	0%	0%	5%	0%	0%	95%
2Q22	42	0%	0%	2%	0%	0%	98%
1Q22	37	0%	0%	8%	0%	0%	92%
4Q21	51	0%	0%	6%	2%	0%	92%
3Q21	41	0%	0%	12%	0%	0%	88%
2Q21	37	0%	0%	5%	3%	0%	92%
1Q21	39	0%	0%	8%	0%	0%	92%
4Q20	45	0%	0%	4%	0%	0%	96%
3Q20	39	0%	0%	5%	0%	0%	95%
2Q20	45	0%	2%	2%	2%	0%	93%
1Q20	37	0%	0%	3%	0%	0%	97%

## Summary of Banker Economic and Business Survey Responses

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

#### Net Income as a Percent of Average Assets

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	15%	51%	23%	4%	0%	6%
3Q22	42	7%	64%	29%	0%	0%	0%
2Q22	42	0%	60%	33%	7%	0%	0%
1Q22	37	0%	24%	59%	16%	0%	0%
4Q21	51	2%	33%	45%	16%	2%	2%
3Q21	41	0%	49%	37%	15%	0%	0%
2Q21	37	3%	43%	27%	19%	3%	5%
1Q21	39	0%	31%	33%	33%	3%	0%
4Q20	45	0%	29%	38%	31%	2%	0%
3Q20	39	0%	44%	21%	28%	5%	3%
2Q20	45	0%	29%	29%	40%	2%	0%
1Q20	37	0%	49%	38%	11%	0%	3%

#### Repossessions

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	4%	47%	2%	2%	45%
3Q22	42	0%	0%	33%	7%	2%	57%
2Q22	42	0%	2%	38%	2%	2%	55%
1Q22	37	0%	0%	38%	8%	0%	54%
4Q21	51	0%	6%	53%	14%	0%	27%
3Q21	41	0%	2%	27%	0%	5%	66%
2Q21	37	0%	5%	43%	14%	5%	32%
1Q21	39	0%	0%	49%	10%	0%	41%
4Q20	45	0%	7%	53%	9%	0%	31%
3Q20	39	0%	8%	41%	8%	0%	44%
2Q20	45	0%	16%	51%	9%	2%	22%
1Q20	37	0%	5%	43%	19%	0%	32%

#### Net Interest Margin

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	9%	47%	21%	17%	0%	6%
3Q22	42	5%	62%	31%	2%	0%	0%
2Q22	42	0%	62%	29%	10%	0%	0%
1Q22	37	0%	19%	54%	27%	0%	0%
4Q21	51	2%	12%	49%	33%	2%	2%
3Q21	41	0%	29%	44%	27%	0%	0%
2Q21	37	0%	11%	43%	38%	0%	8%
1Q21	39	0%	18%	26%	54%	3%	0%
4Q20	45	0%	11%	27%	62%	0%	0%
3Q20	39	0%	13%	23%	54%	8%	3%
2Q20	45	0%	9%	29%	60%	2%	0%
1Q20	37	0%	8%	51%	38%	0%	3%

#### Customer Bankruptcies

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	0%	60%	4%	2%	34%
3Q22	42	0%	2%	45%	5%	5%	43%
2Q22	42	0%	0%	36%	5%	10%	50%
1Q22	37	0%	0%	41%	11%	5%	43%
4Q21	51	0%	2%	59%	14%	2%	24%
3Q21	41	0%	0%	46%	0%	7%	46%
2Q21	37	0%	5%	51%	11%	5%	27%
1Q21	39	0%	0%	67%	10%	3%	21%
4Q20	45	0%	13%	60%	7%	0%	20%
3Q20	39	0%	5%	56%	3%	0%	36%
2Q20	45	0%	13%	62%	2%	2%	20%
1Q20	37	0%	5%	65%	8%	3%	19%

## Summary of Banker Economic and Business Survey Responses

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

#### Noninterest Income

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	30%	53%	9%	2%	6%
3Q22	42	0%	31%	64%	5%	0%	0%
2Q22	42	0%	19%	74%	7%	0%	0%
1Q22	37	0%	16%	78%	5%	0%	0%
4Q21	51	2%	25%	51%	16%	2%	4%
3Q21	41	0%	20%	71%	10%	0%	0%
2Q21	37	3%	19%	54%	16%	3%	5%
1Q21	39	0%	18%	56%	26%	0%	0%
4Q20	45	0%	29%	40%	29%	2%	0%
3Q20	39	3%	26%	49%	18%	3%	3%
2Q20	45	2%	7%	42%	47%	2%	0%
1Q20	37	0%	24%	65%	8%	0%	3%

#### Volume of Loans on Internal Watch List

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	9%	66%	11%	2%	13%
3Q22	42	0%	0%	50%	38%	0%	12%
2Q22	42	0%	10%	57%	31%	2%	0%
1Q22	37	0%	14%	57%	16%	11%	3%
4Q21	51	0%	4%	49%	39%	0%	8%
3Q21	41	0%	2%	54%	32%	7%	5%
2Q21	37	0%	8%	57%	27%	3%	5%
1Q21	39	0%	10%	64%	23%	0%	3%
4Q20	45	0%	33%	56%	7%	0%	4%
3Q20	39	0%	23%	56%	13%	0%	8%
2Q20	45	0%	33%	51%	16%	0%	0%
1Q20	37	0%	16%	59%	24%	0%	0%

#### Noninterest Expense

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	2%	34%	55%	2%	0%	6%
3Q22	42	0%	31%	64%	5%	0%	0%
2Q22	42	2%	26%	67%	5%	0%	0%
1Q22	37	0%	32%	62%	5%	0%	0%
4Q21	51	2%	29%	65%	2%	0%	2%
3Q21	41	0%	22%	71%	7%	0%	0%
2Q21	37	0%	35%	49%	11%	0%	5%
1Q21	39	0%	10%	82%	8%	0%	0%
4Q20	45	0%	11%	71%	16%	0%	2%
3Q20	39	0%	21%	67%	10%	0%	3%
2Q20	45	0%	20%	67%	11%	0%	2%
1Q20	37	0%	19%	70%	8%	0%	3%

#### Loan Loss Provisions

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	26%	62%	2%	2%	9%
3Q22	42	0%	24%	57%	12%	0%	7%
2Q22	42	0%	36%	50%	10%	0%	5%
1Q22	37	0%	14%	70%	11%	0%	5%
4Q21	51	0%	16%	67%	10%	4%	4%
3Q21	41	0%	10%	59%	17%	2%	12%
2Q21	37	3%	24%	54%	5%	3%	11%
1Q21	39	0%	28%	64%	5%	0%	3%
4Q20	45	4%	36%	49%	9%	0%	2%
3Q20	39	5%	49%	33%	8%	0%	5%
2Q20	45	7%	62%	24%	2%	0%	4%
1Q20	45	0%	31%	47%	22%	0%	0%

## Summary of Banker Economic and Business Survey Responses

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

#### Past Due Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	6%	77%	11%	0%	6%
3Q22	42	0%	0%	69%	24%	0%	7%
2Q22	42	0%	2%	74%	21%	0%	2%
1Q22	37	0%	3%	76%	19%	3%	0%
4Q21	51	0%	0%	80%	18%	0%	2%
3Q21	41	0%	0%	71%	17%	5%	7%
2Q21	37	0%	3%	68%	22%	3%	5%
1Q21	39	0%	3%	85%	10%	3%	0%
4Q20	45	0%	16%	73%	11%	0%	0%
3Q20	39	0%	8%	64%	18%	3%	8%
2Q20	45	0%	22%	64%	13%	0%	0%
1Q20	37	0%	5%	62%	16%	0%	16%

#### Loan to Deposit Ratio

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	2%	36%	43%	13%	0%	6%
3Q22	42	0%	36%	48%	17%	0%	0%
2Q22	42	0%	40%	43%	17%	0%	0%
1Q22	37	0%	27%	59%	14%	0%	0%
4Q21	51	0%	18%	45%	35%	0%	2%
3Q21	41	0%	12%	46%	37%	5%	0%
2Q21	37	0%	27%	43%	24%	0%	5%
1Q21	39	3%	18%	56%	21%	3%	0%
4Q20	45	0%	4%	40%	49%	4%	2%
3Q20	39	0%	18%	44%	31%	3%	5%
2Q20	45	0%	31%	47%	22%	0%	0%
1Q20	37	3%	30%	43%	24%	0%	0%

#### Nonaccrual Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	4%	49%	26%	0%	21%
3Q22	42	0%	2%	55%	17%	2%	24%
2Q22	42	0%	2%	67%	17%	0%	14%
1Q22	37	0%	5%	54%	32%	0%	8%
4Q21	51	0%	2%	55%	31%	0%	12%
3Q21	41	0%	0%	54%	27%	7%	12%
2Q21	37	0%	0%	59%	24%	5%	11%
1Q21	39	0%	0%	82%	5%	3%	10%
4Q20	45	0%	9%	71%	9%	2%	9%
3Q20	39	0%	3%	67%	15%	3%	13%
2Q20	45	0%	11%	67%	16%	0%	7%
1Q20	37	0%	5%	62%	16%	0%	16%

#### Tightening of Loan Underwriting Standards are

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	34%	57%	0%	0%	9%
3Q22	42	0%	40%	57%	0%	0%	2%
2Q22	42	0%	33%	67%	0%	0%	0%
1Q22	37	0%	11%	84%	3%	0%	3%
4Q21	51	0%	6%	90%	4%	0%	0%
3Q21	41	2%	20%	73%	5%	0%	0%
2Q21	37	0%	5%	89%	0%	0%	5%
1Q21	39	0%	26%	74%	0%	0%	0%
4Q20	45	0%	33%	67%	0%	0%	0%
3Q20	39	3%	36%	59%	0%	0%	3%
2Q20	45	0%	44%	56%	0%	0%	0%
1Q20	37	0%	11%	89%	0%	0%	0%

## Summary of Banker Economic and Business Survey Responses

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

#### Foreclosed Real Estate

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
4Q22	47	0%	2%	49%	2%	2%	45%
3Q22	42	0%	2%	29%	5%	10%	55%
2Q22	42	0%	0%	36%	0%	0%	64%
1Q22	37	0%	3%	41%	11%	5%	41%
4Q21	51	0%	0%	51%	20%	0%	29%
3Q21	41	0%	0%	22%	12%	2%	63%
2Q21	37	0%	3%	32%	16%	3%	46%
1Q21	39	0%	3%	59%	5%	0%	33%
4Q20	45	0%	2%	56%	11%	2%	29%
3Q20	39	0%	0%	44%	10%	3%	44%
2Q20	45	0%	11%	38%	11%	2%	38%
1Q20	37	0%	0%	35%	19%	0%	46%

#### Expected Return on Average Assets for this Quarter

	<i># of Respondents</i>	<i>&gt; 2%</i>	<i>1.5 - 1.99%</i>	<i>1.1-1.5%</i>	<i>0.51-1.0%</i>	<i>0.01-0.5%</i>	<i>&lt; 0</i>
4Q22	47	2%	21%	47%	21%	0%	9%
3Q22	42	7%	21%	36%	29%	5%	2%
2Q22	42	2%	10%	43%	31%	10%	5%
1Q22	37	3%	14%	38%	35%	3%	8%
4Q21	51	6%	18%	27%	33%	8%	8%
3Q21	41	5%	22%	37%	20%	12%	5%
2Q21	37	0%	14%	43%	24%	11%	8%
1Q21	39	5%	13%	38%	36%	5%	3%
4Q20	45	4%	9%	38%	44%	2%	2%
3Q20	39	8%	21%	36%	15%	13%	8%
2Q20	45	2%	11%	31%	42%	9%	4%
1Q20	37	5%	14%	46%	30%	0%	5%

## Summary of Banker Economic and Business Survey Responses

6. 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).

### Insurance (Auto)

	# of Respondents	Do You Offer?		Plan to Offer	If offered, performance is		
		Yes	No		Better than Exp	As Expected	Worse
4Q22	47	11%	89%	0%	0%	100%	0%
3Q22	42	5%	95%	0%	0%	100%	0%
2Q22	42	7%	93%	0%	0%	100%	0%
1Q22	37	3%	95%	3%	0%	100%	0%
4Q21	51	10%	90%	0%	20%	80%	0%
3Q21	41	7%	90%	2%	0%	100%	0%
2Q21	37	8%	92%	0%	0%	100%	0%
1Q21	39	8%	92%	0%	0%	100%	0%
4Q20	45	16%	84%	0%	0%	67%	33%
3Q20	39	3%	97%	0%	0%	100%	0%
2Q20	45	9%	89%	2%	0%	100%	0%
1Q20	37	3%	97%	0%	0%	100%	0%

### Annuities

	# of Respondents	Do You Offer?		Plan to Offer	If offered, performance is		
		Yes	No		Better than Exp	As Expected	Worse
4Q22	47	23%	77%	0%	0%	60%	40%
3Q22	42	2%	98%	0%	100%	0%	0%
2Q22	42	2%	98%	0%	0%	100%	0%
1Q22	37	16%	84%	0%	0%	75%	25%
4Q21	51	22%	78%	0%	0%	100%	0%
3Q21	41	12%	88%	0%	20%	80%	0%
2Q21	37	3%	97%	0%	0%	100%	0%
1Q21	39	5%	95%	0%	0%	100%	0%
4Q20	45	27%	71%	2%	33%	67%	0%
3Q20	39	0%	100%	0%	0%	0%	0%
2Q20	45	7%	93%	0%	0%	0%	100%
1Q20	37	8%	92%	0%	0%	100%	0%

### Insurance (Property)

	# of Respondents	Do You Offer?		Plan to Offer	If offered, performance is		
		Yes	No		Better than Exp	As Expected	Worse
4Q22	47	13%	87%	0%	0%	100%	0%
3Q22	42	5%	95%	0%	0%	50%	50%
2Q22	42	5%	95%	0%	0%	100%	0%
1Q22	37	3%	95%	3%	0%	100%	0%
4Q21	51	8%	92%	0%	25%	75%	0%
3Q21	41	7%	93%	0%	0%	100%	0%
2Q21	37	8%	92%	0%	0%	100%	0%
1Q21	39	8%	92%	0%	0%	100%	0%
4Q20	45	18%	78%	4%	0%	67%	33%
3Q20	39	5%	95%	0%	0%	100%	0%
2Q20	45	9%	89%	2%	0%	50%	50%
1Q20	37	3%	97%	0%	0%	100%	0%

### Real Estate Brokerage

	# of Respondents	Do You Offer?		Plan to Offer	If offered, performance is		
		Yes	No		Better than Exp	As Expected	Worse
4Q22	47	2%	98%	0%	0%	100%	0%
3Q22	42	0%	100%	0%	0%	0%	0%
2Q22	42	2%	98%	0%	0%	100%	0%
1Q22	37	5%	95%	0%	100%	0%	0%
4Q21	51	4%	96%	0%	0%	100%	0%
3Q21	41	2%	98%	0%	0%	100%	0%
2Q21	37	0%	100%	0%	0%	0%	0%
1Q21	39	0%	100%	0%	0%	0%	0%
4Q20	45	0%	100%	0%	0%	0%	0%
3Q20	39	0%	100%	0%	0%	0%	0%
2Q20	45	2%	98%	0%	0%	100%	0%
1Q20	37	0%	97%	3%	0%	0%	0%



## Summary of Banker Economic and Business Survey Responses

6. 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).

### Insurance (Life)

	# of Respondents	Do You Offer?			If offered, performance is		
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
4Q22	47	23%	74%	2%	0%	71%	29%
3Q22	42	12%	88%	0%	0%	100%	0%
2Q22	42	10%	88%	2%	0%	100%	0%
1Q22	37	14%	86%	0%	0%	100%	0%
4Q21	51	18%	80%	2%	0%	100%	0%
3Q21	41	15%	80%	5%	0%	100%	0%
2Q21	37	14%	86%	0%	0%	100%	0%
1Q21	39	10%	90%	0%	0%	100%	0%
4Q20	45	22%	76%	2%	0%	67%	33%
3Q20	39	13%	87%	0%	0%	100%	0%
2Q20	45	11%	87%	2%	0%	100%	0%
1Q20	37	8%	92%	0%	0%	67%	33%

### Financial Planning

	# of Respondents	Do You Offer?			If offered, performance is		
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
4Q22	47	26%	74%	0%	33%	33%	33%
3Q22	42	7%	93%	0%	0%	100%	0%
2Q22	42	5%	95%	0%	0%	100%	0%
1Q22	37	14%	86%	0%	0%	100%	0%
4Q21	51	25%	75%	0%	8%	92%	0%
3Q21	41	10%	90%	0%	25%	75%	0%
2Q21	37	5%	95%	0%	0%	100%	0%
1Q21	39	10%	90%	0%	0%	100%	0%
4Q20	45	31%	67%	2%	33%	50%	17%
3Q20	39	5%	95%	0%	0%	100%	0%
2Q20	45	2%	96%	2%	0%	100%	0%
1Q20	37	14%	86%	0%	0%	100%	0%

### Brokerage

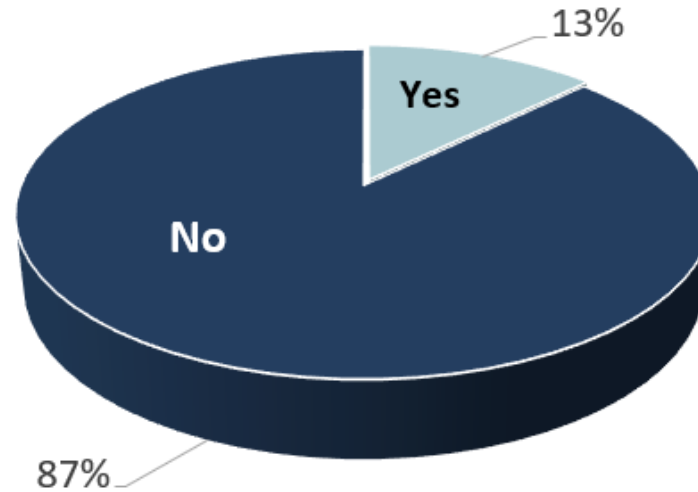
	# of Respondents	Do You Offer?			If offered, performance is		
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
4Q22	47	28%	70%	2%	20%	60%	20%
3Q22	42	5%	95%	0%	50%	50%	0%
2Q22	42	10%	90%	0%	0%	100%	0%
1Q22	37	22%	78%	0%	0%	80%	20%
4Q21	51	24%	76%	0%	25%	75%	0%
3Q21	41	12%	88%	0%	20%	80%	0%
2Q21	37	8%	89%	3%	0%	67%	33%
1Q21	39	15%	85%	0%	0%	100%	0%
4Q20	45	38%	60%	2%	25%	63%	13%
3Q20	39	3%	97%	0%	0%	100%	0%
2Q20	45	9%	91%	0%	0%	67%	33%
1Q20	37	19%	81%	0%	0%	100%	0%

### Other

	# of Respondents	Do You Offer?			If offered, performance is		
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
4Q22	47	0%	100%	0%	0%	0%	0%
3Q22	42	2%	98%	0%	0%	100%	0%
2Q22	42	2%	98%	0%	0%	100%	0%
1Q22	37	3%	97%	0%	0%	100%	0%
4Q21	51	0%	100%	0%	0%	0%	0%
3Q21	41	0%	100%	0%	0%	0%	0%
2Q21	37	3%	97%	0%	0%	100%	0%
1Q21	39	0%	100%	0%	0%	0%	0%
4Q20	45	11%	87%	2%	0%	0%	100%
3Q20	39	0%	100%	0%	0%	0%	0%
2Q20	45	2%	96%	2%	0%	100%	0%
1Q20	37	3%	97%	0%	0%	100%	0%

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

4Q22 Total Respondents = 47 Bankers



Percentages are based on the total number of respondents that answered “Yes” and multiple responses were provided.

▼ Loan portfolio changes	50.00%
▼ Deposit composition changes	33.33%
▼ Branch expansion / reduction	33.33%
▼ New technology services or safeguard changes	33.33%
▼ Increase in Capital, Merger	33.33%
▼ Interested in acquiring a bank	16.67%
▼ Interested in being acquired	16.67%
▼ Shift in staffing	16.67%

Total Respondents: 6

## Summary of Banker Economic and Business Survey Responses

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

4Q22 Total Respondents = 47 Bankers

	Positive	Negative	Neutral
Population growth	64%	5%	32%
Local economic conditions	57%	11%	32%
State economic conditions	50%	11%	39%
Interest rate risk / Net interest margin	41%	30%	30%
Employment	34%	16%	50%
Loan demand	32%	36%	32%
Talent / Management succession	30%	20%	50%
O&G prices	23%	27%	50%
COVID-19 pandemic	9%	2%	89%
Agriculture prices	16%	18%	66%
Competition	18%	43%	39%
Consumer confidence	11%	45%	43%
Low cost of funds	23%	48%	30%
Housing market	11%	50%	39%
Operating costs	5%	55%	41%
National economic conditions	0%	70%	30%
International affairs	0%	70%	30%
National political direction	5%	75%	20%
Regulatory burden and related costs	2%	82%	16%

9. What are the greatest risks facing your bank today? Please rate the top 3 risks

4Q22 Total Respondents = 47 Bankers

	#1	#2	#3
Cybersecurity	30%	11%	27%
Regulatory burden	7%	25%	25%
Competition other financial institutions – loans or deposits	5%	16%	9%
Political uncertainty	2%	14%	14%
Interest rate risk / Net interest margin	16%	5%	0%
Fraud – internal or external	0%	11%	9%
Economy in market area(s)	14%	5%	0%
Deposit stability / sources	9%	9%	0%
Credit risk – specific type or in general	9%	2%	2%
Talent / Management succession	0%	2%	7%
Technology risk other than cybersecurity	5%	0%	5%
O&G risk – lending, deposits or economic impact in general	2%	0%	0%
Other	2%	0%	0%
Agriculture production – drought or other circumstances	0%	0%	2%
Agriculture – price changes	0%	0%	0%