Deposit Gathering/Credit Indices

Mike Watson
Vice President
Federal Reserve Bank of Boston

Disclaimer: The views expressed here are those of the speaker and do not necessarily represent the views of the Federal Reserve Bank of Boston or the Federal Reserve System.
Agenda

► Deposit Gathering and Technology

► Commercial Credit Loan Data and Technology
Percentage of Transaction Deposit Balance
CD Cost
## Loan Data

<table>
<thead>
<tr>
<th></th>
<th>Since 3/31/20 through 6/30/21</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Core Deposit Growth</td>
</tr>
<tr>
<td><strong>All Fintech Banks</strong></td>
<td>45%</td>
</tr>
<tr>
<td><strong>Cohort 1</strong></td>
<td>79%</td>
</tr>
<tr>
<td><strong>Cohort 2</strong></td>
<td>39%</td>
</tr>
<tr>
<td><strong>Cohort 3</strong></td>
<td>38%</td>
</tr>
<tr>
<td><strong>All CBOs</strong></td>
<td>26%</td>
</tr>
</tbody>
</table>
Loan Request: Accompanying Financial Information

► Data Collection

► Portfolio Management
Credit - MIS

SMB # Loans by Collateral Type and LTV
(Total # Loans from CAR Sample: 2,178)

SMB Loan Exposure by Collateral Type and LTV
(Total Exposure from CAR Sample: $5.11 billion)
Credit - MIS

Weighted Average LTV vs Completeness of Financial Information

Legend:
- % Sample Exposure w/o Current Property CF Info
- % Sample Exposure w/o Current Gtst CF Info
- Wtd Avg LTV
- SMB Average LTV
Conclusion

Questions / Thoughts