



20th Annual Regional and Community Bankers Conference

Federal Reserve Bank of Boston | [bostonfed.org](https://www.bostonfed.org)

Deposit Gathering/Credit Indices

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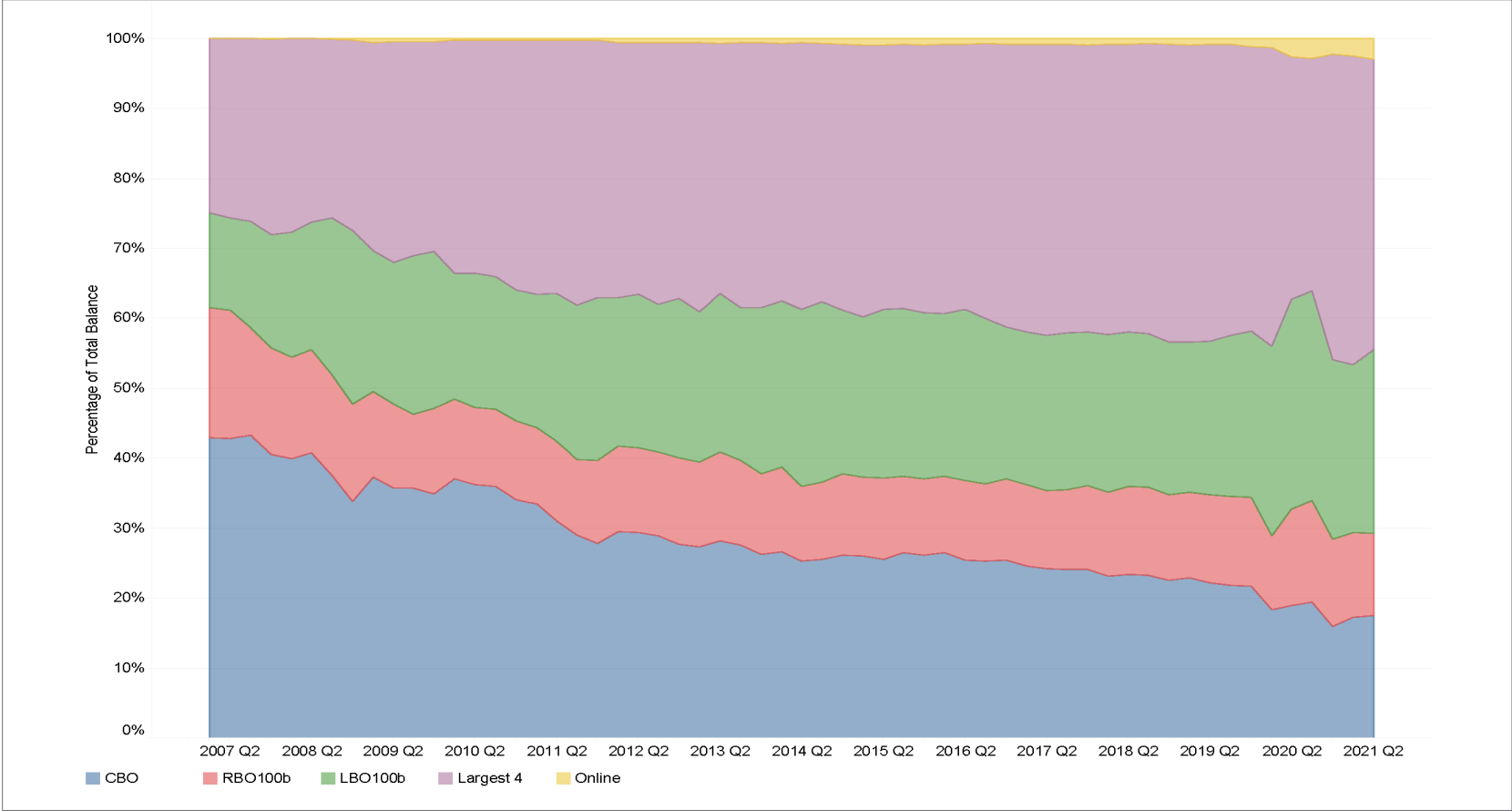
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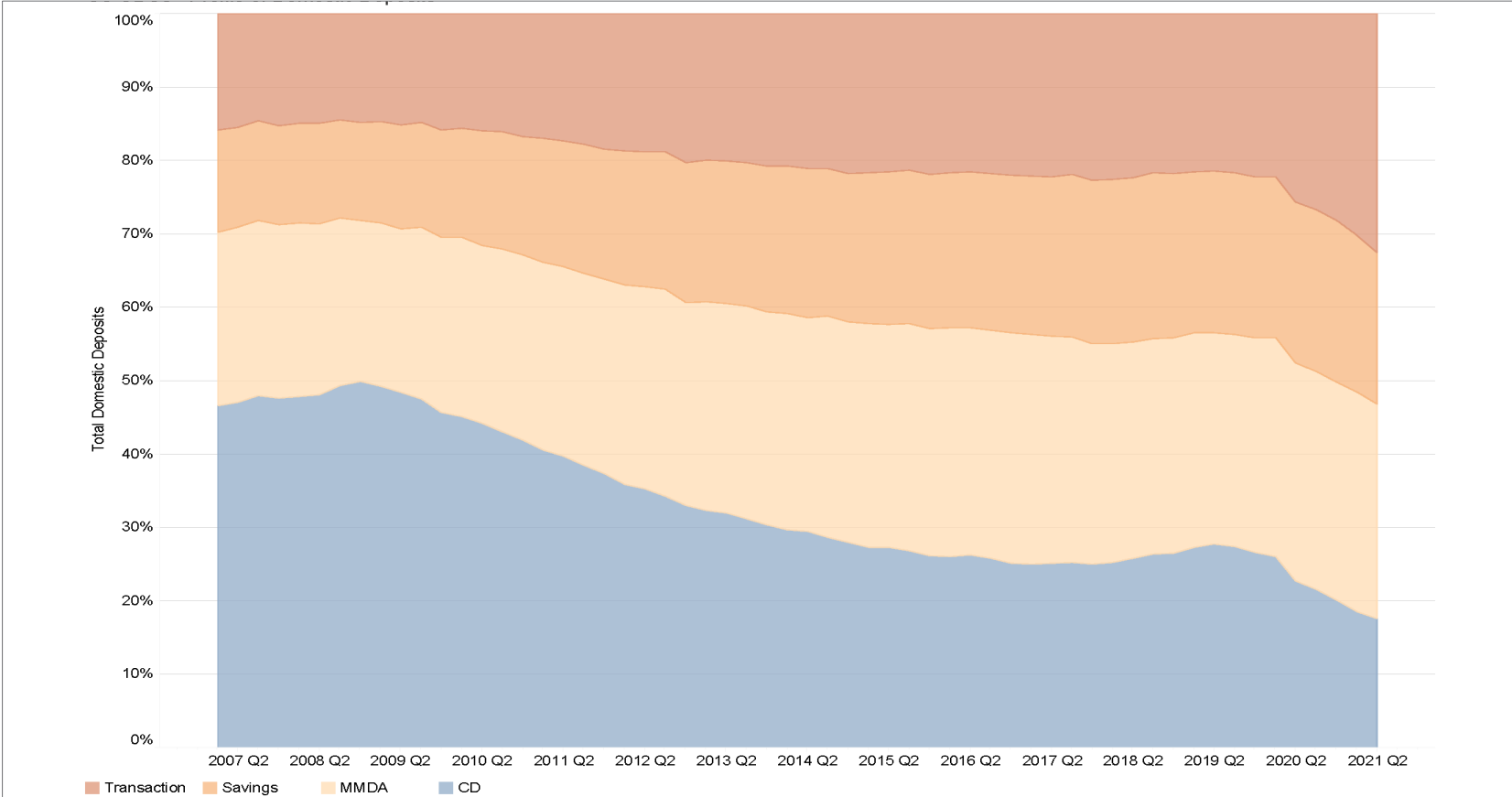
Agenda

- ▶ Deposit Gathering and Technology
- ▶ Commercial Credit Loan Data and Technology

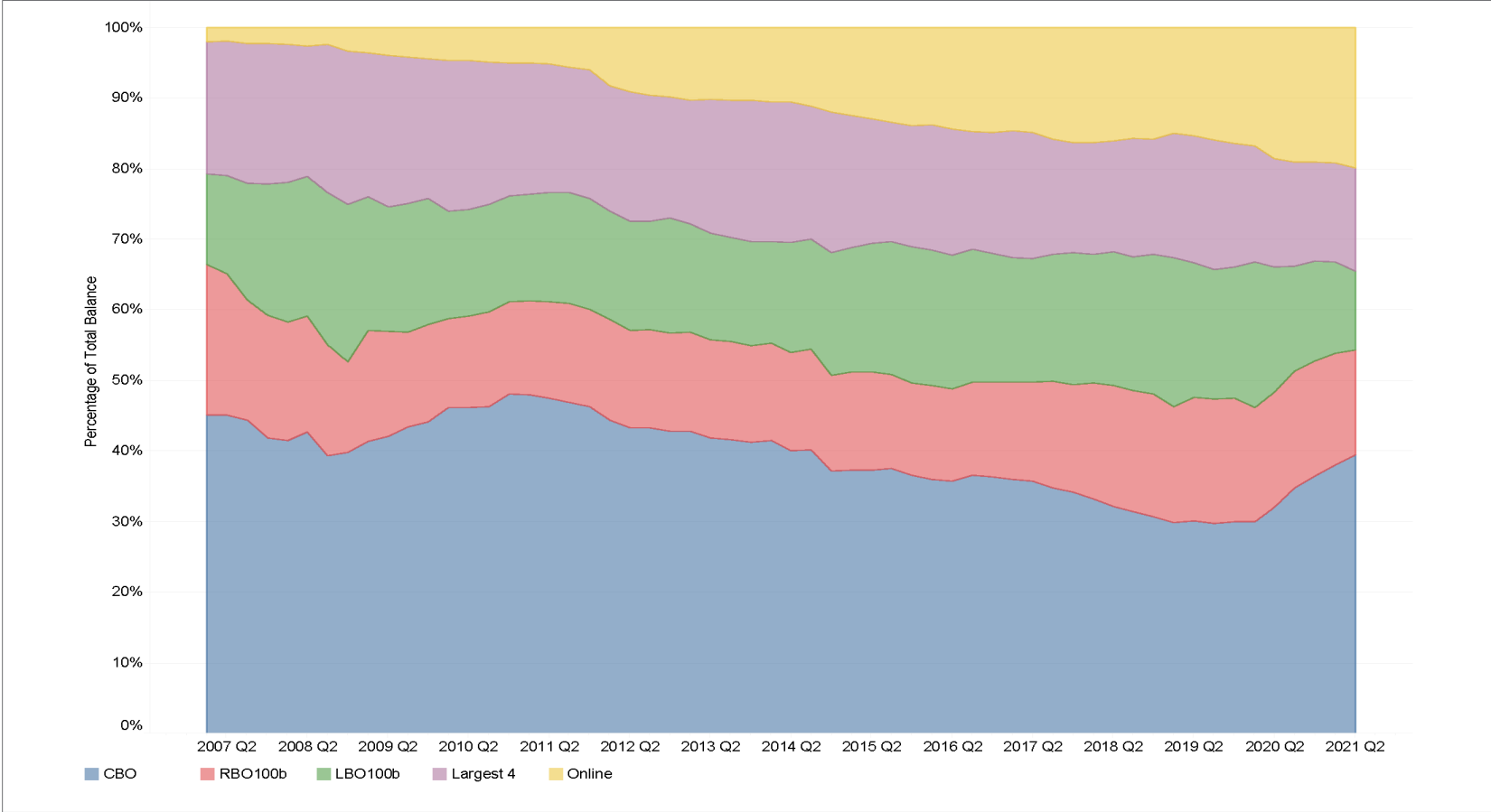
Percentage of Transaction Deposit Balance



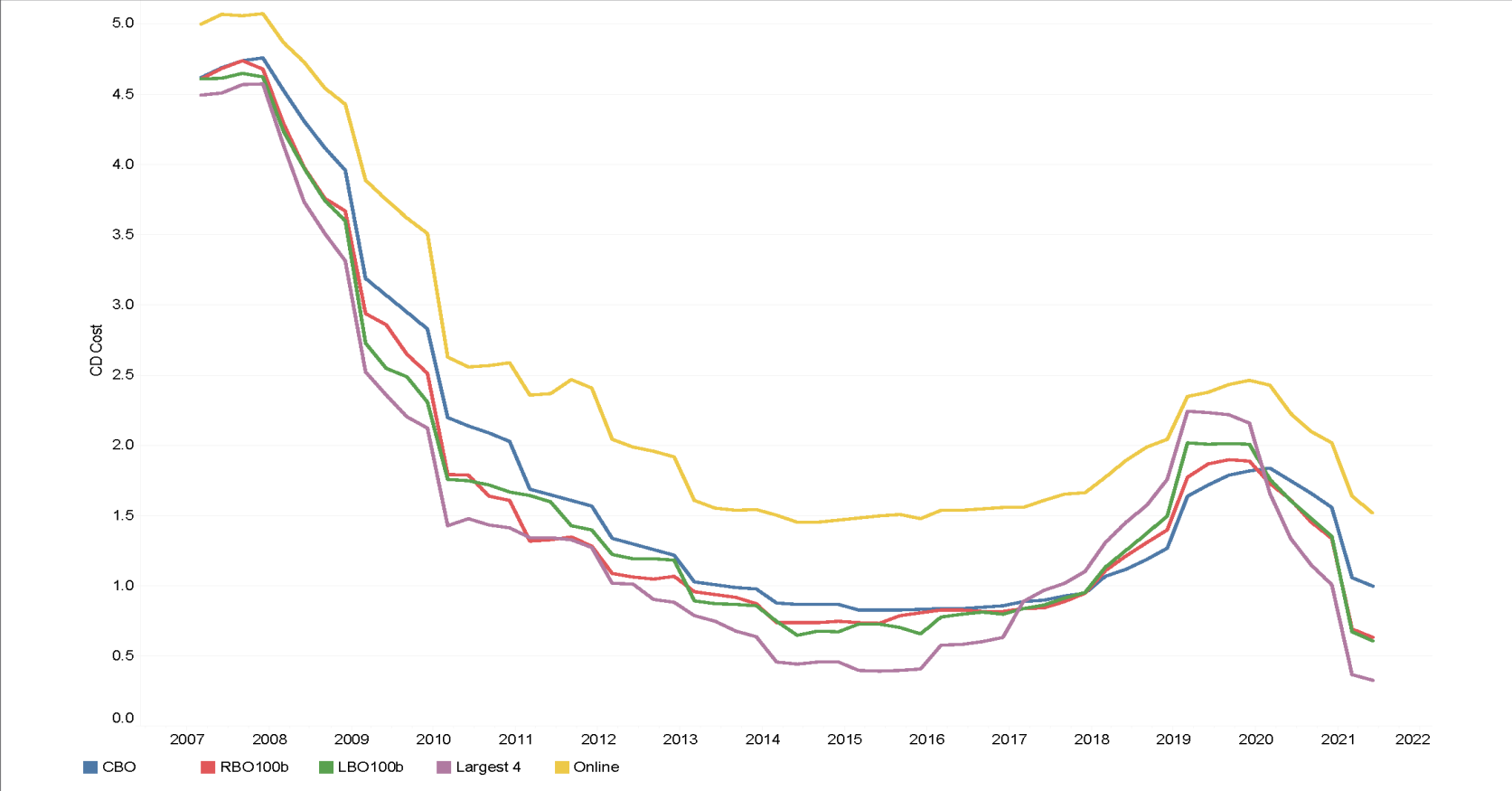
US CBOs – Profile of Domestic Deposits



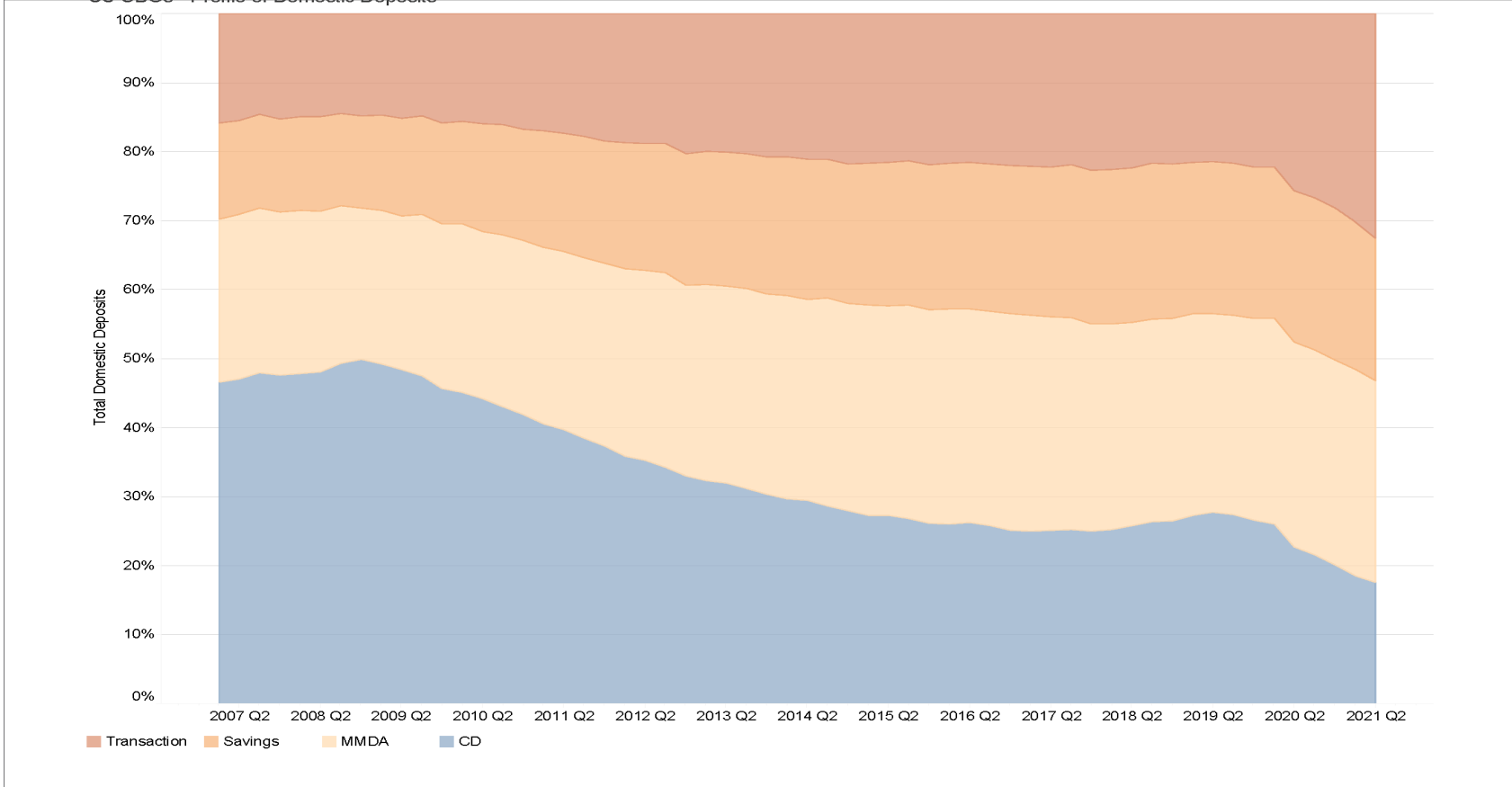
Percentage of CD Balance



CD Cost



US CBOs – Profile of Domestic Deposits



Loan Data

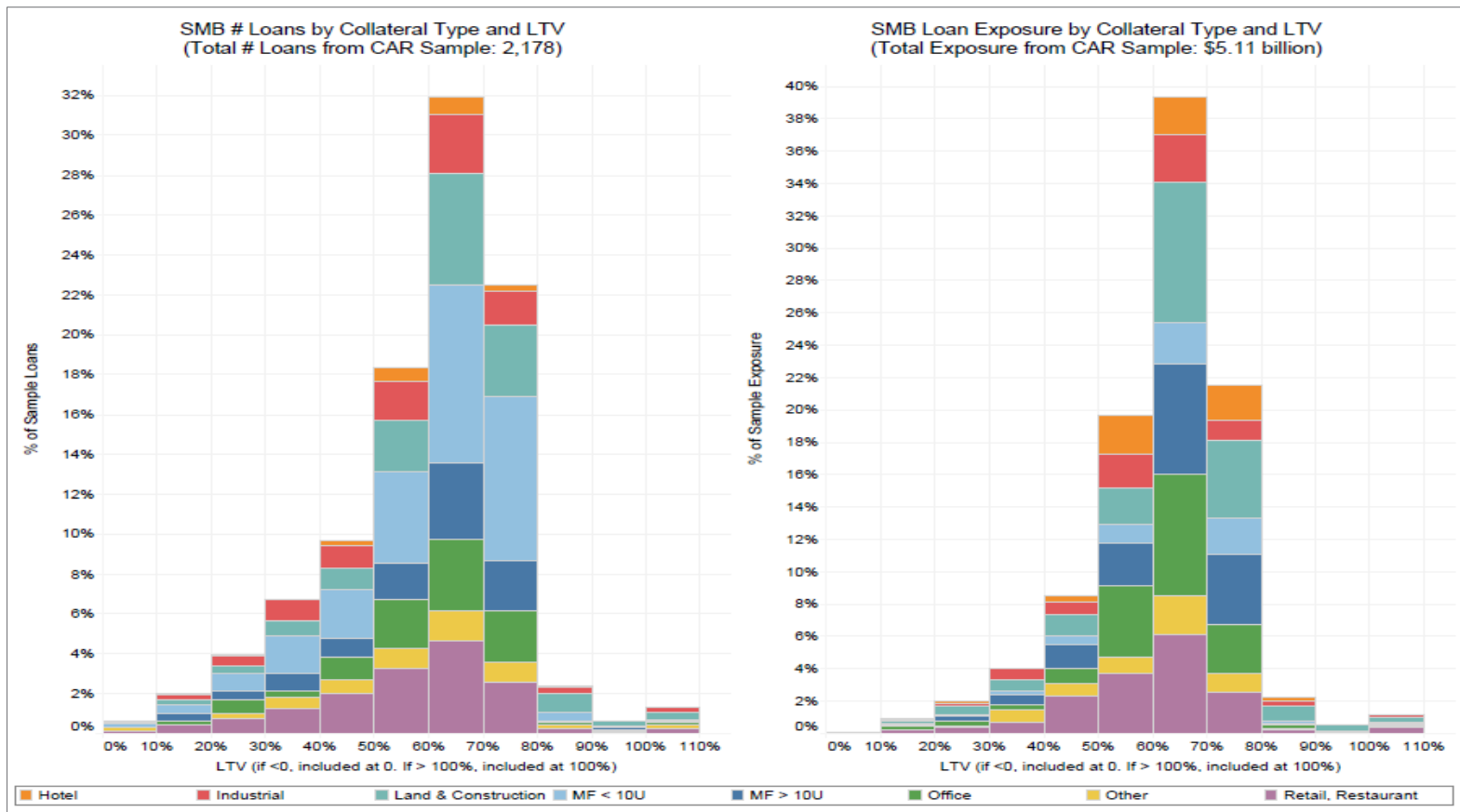
- ▶ Data Collection
- ▶ Portfolio Management

	Since 3/31/20 through 6/30/21	
	Core Deposit Growth	Total Deposit Growth
All Fintech Banks	45%	37%
Cohort 1	79%	64%
Cohort 2	39%	33%
Cohort 3	38%	28%
All CBOs	26%	23%

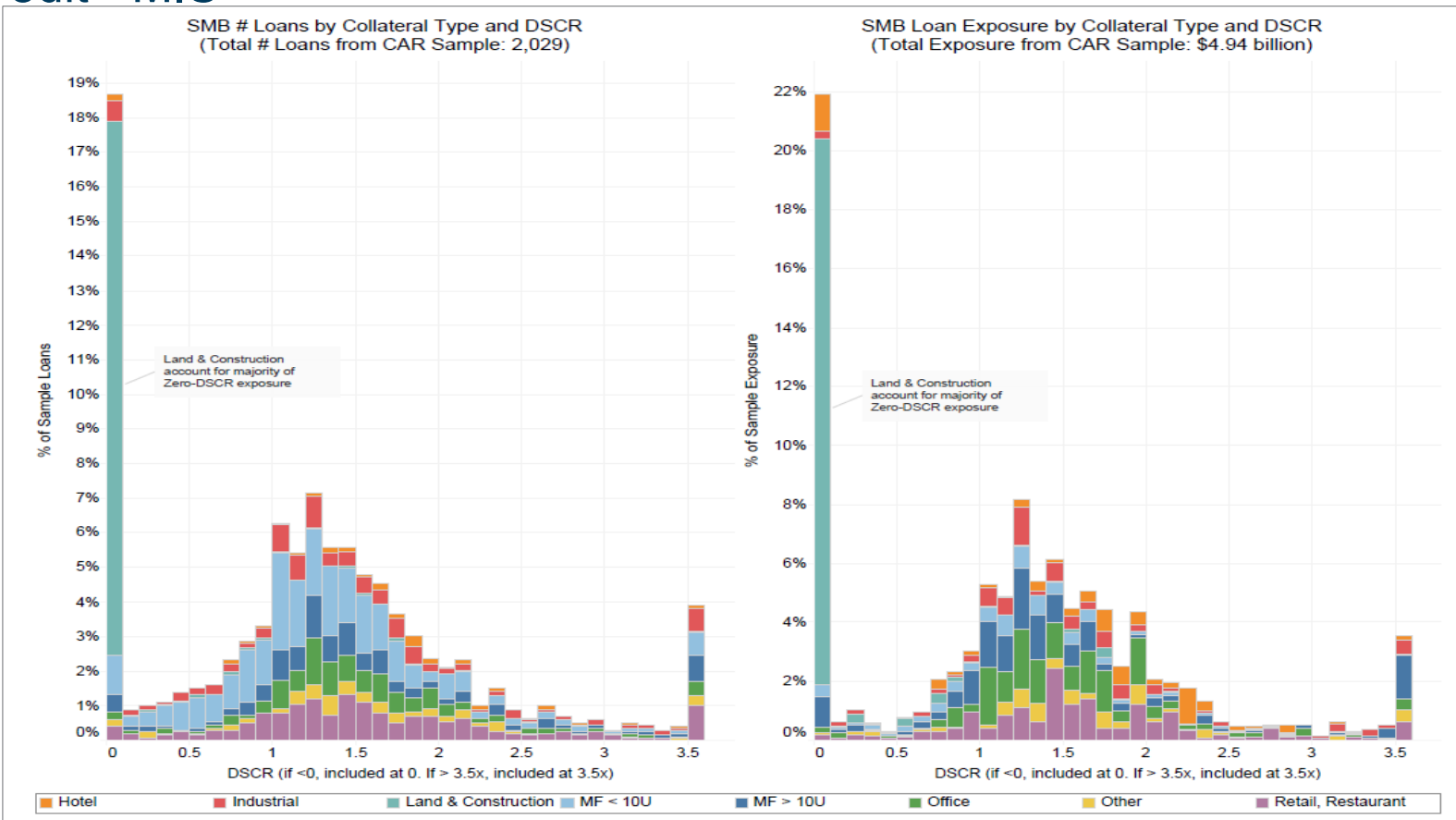
Loan Request: Accompanying Financial Information

- ▶ Data Collection
- ▶ Portfolio Management

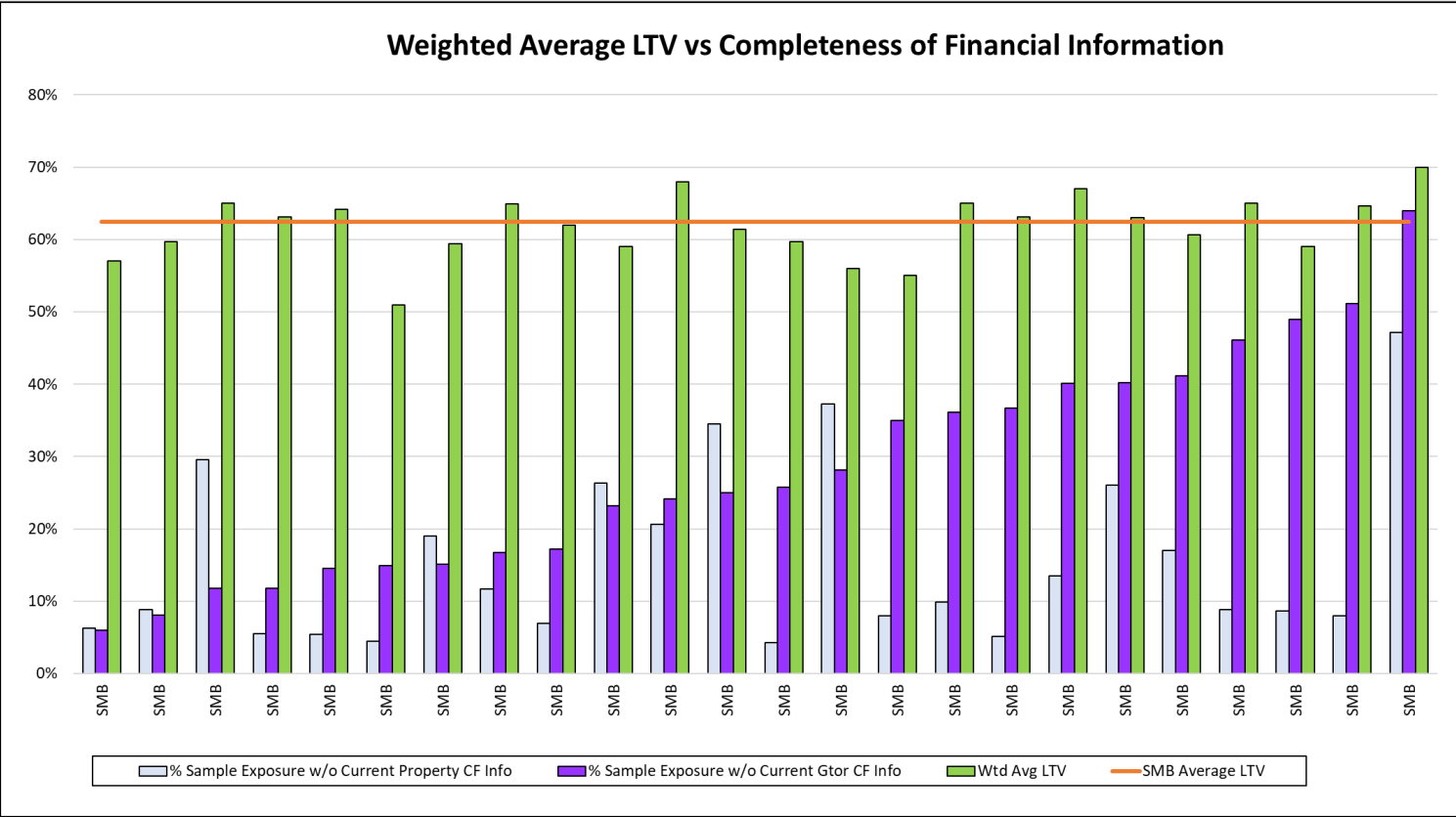
Credit - MIS



Credit - MIS



Credit - MIS



Conclusion

Questions / Thoughts