

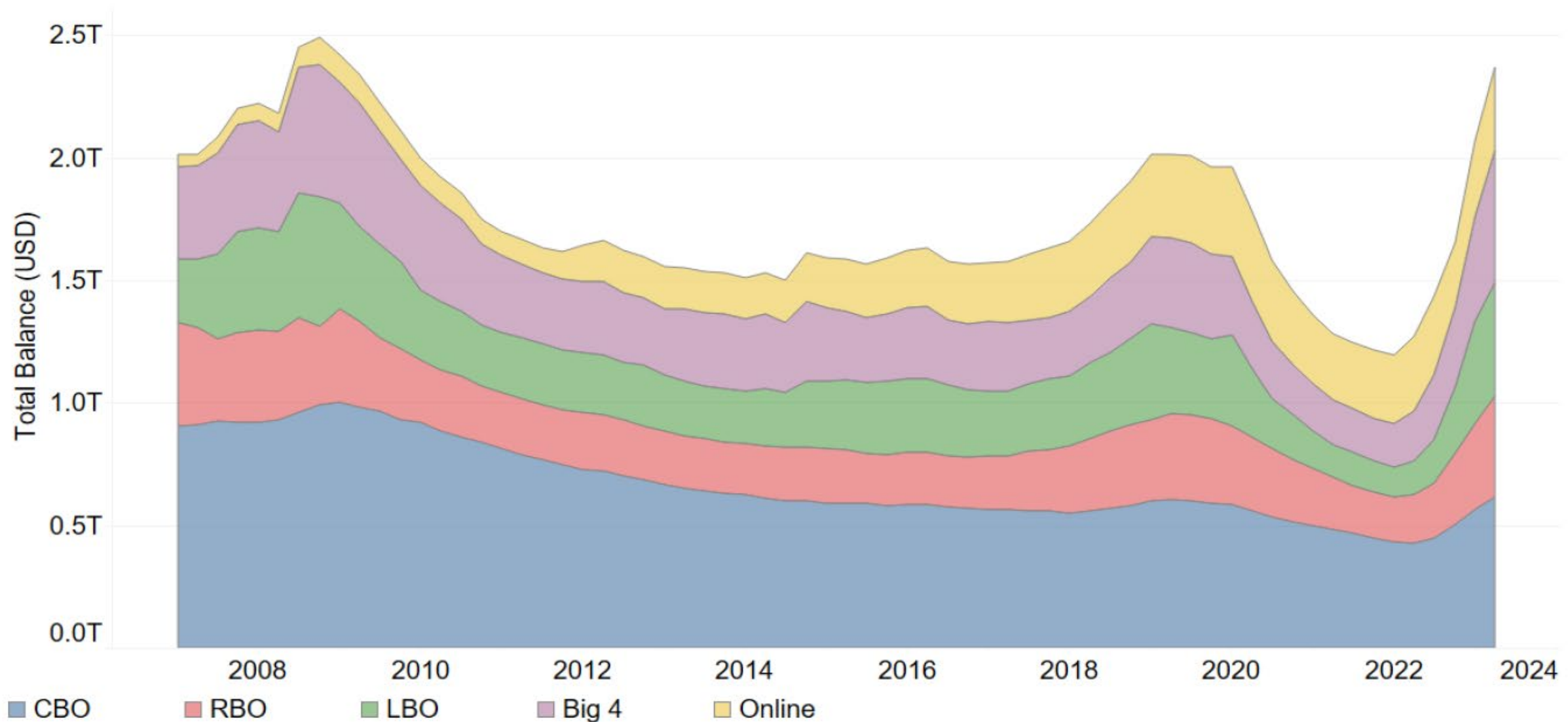


Vice President

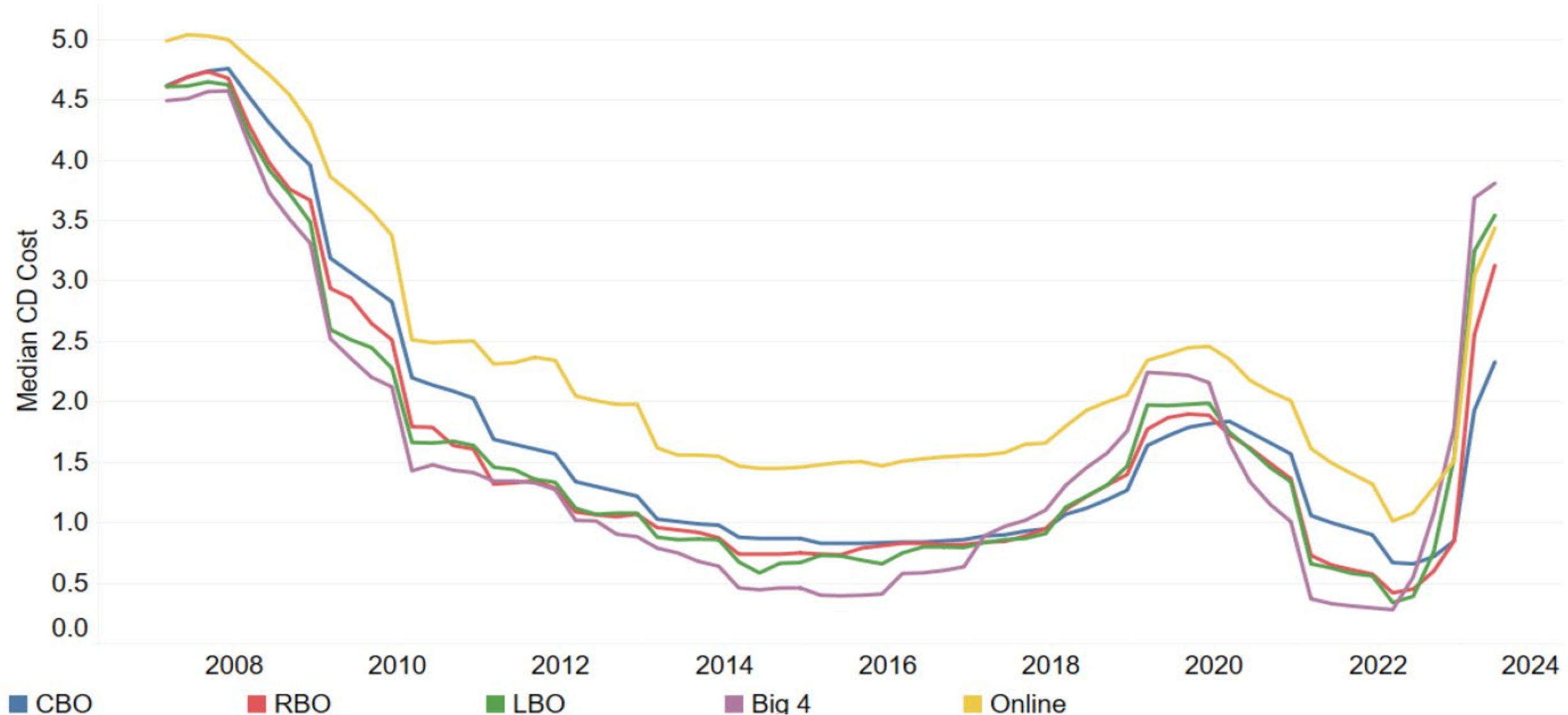
Federal Reserve Bank of Boston



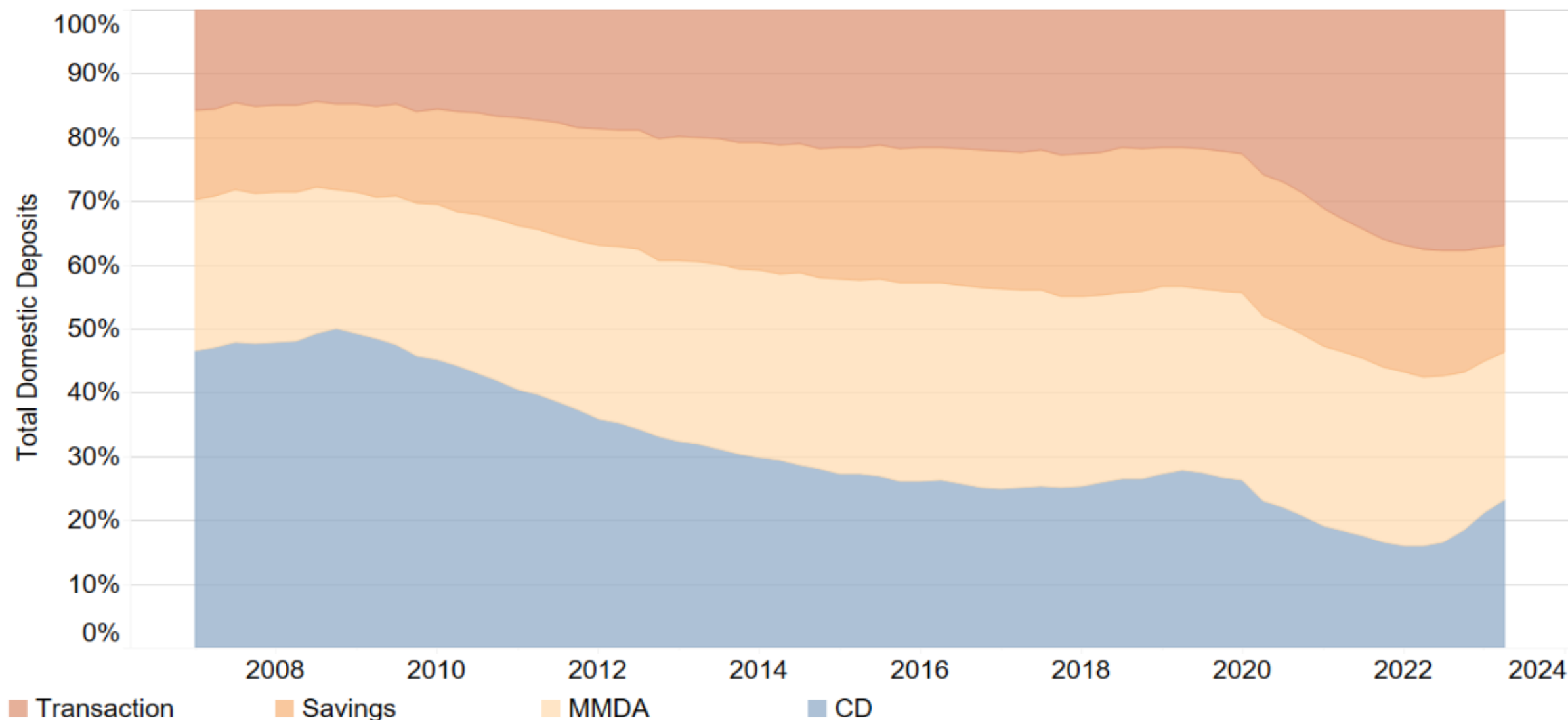
CD Balance



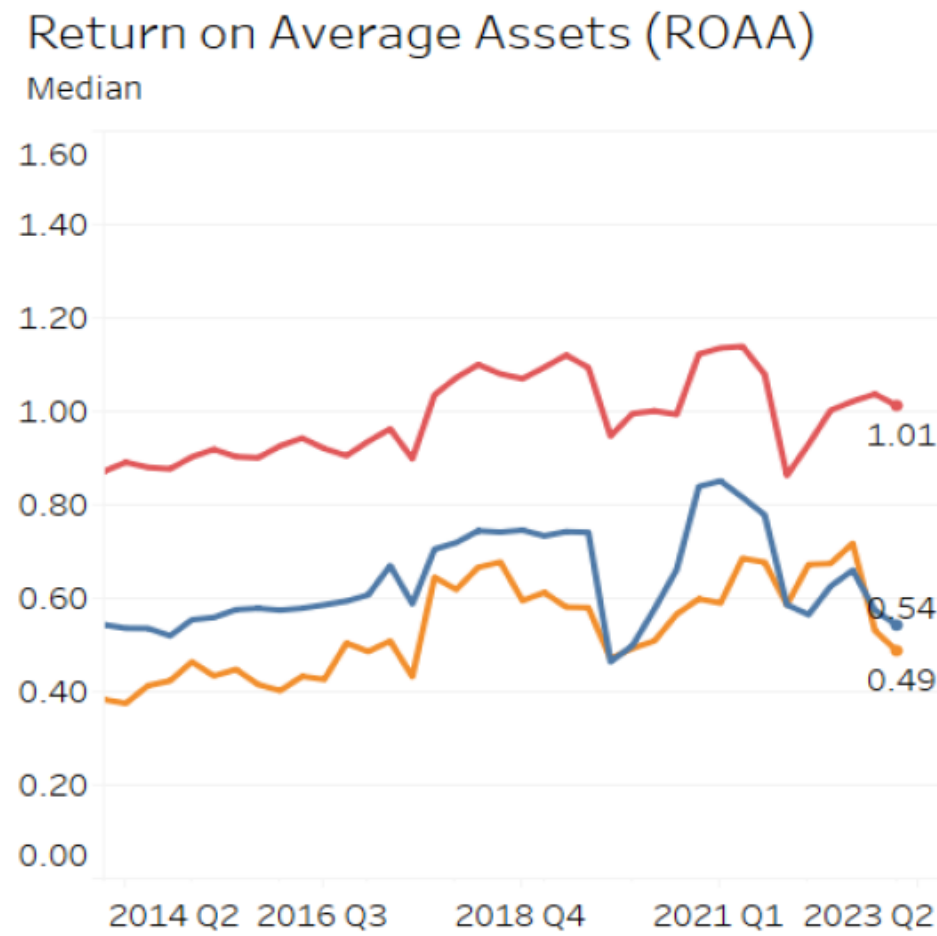
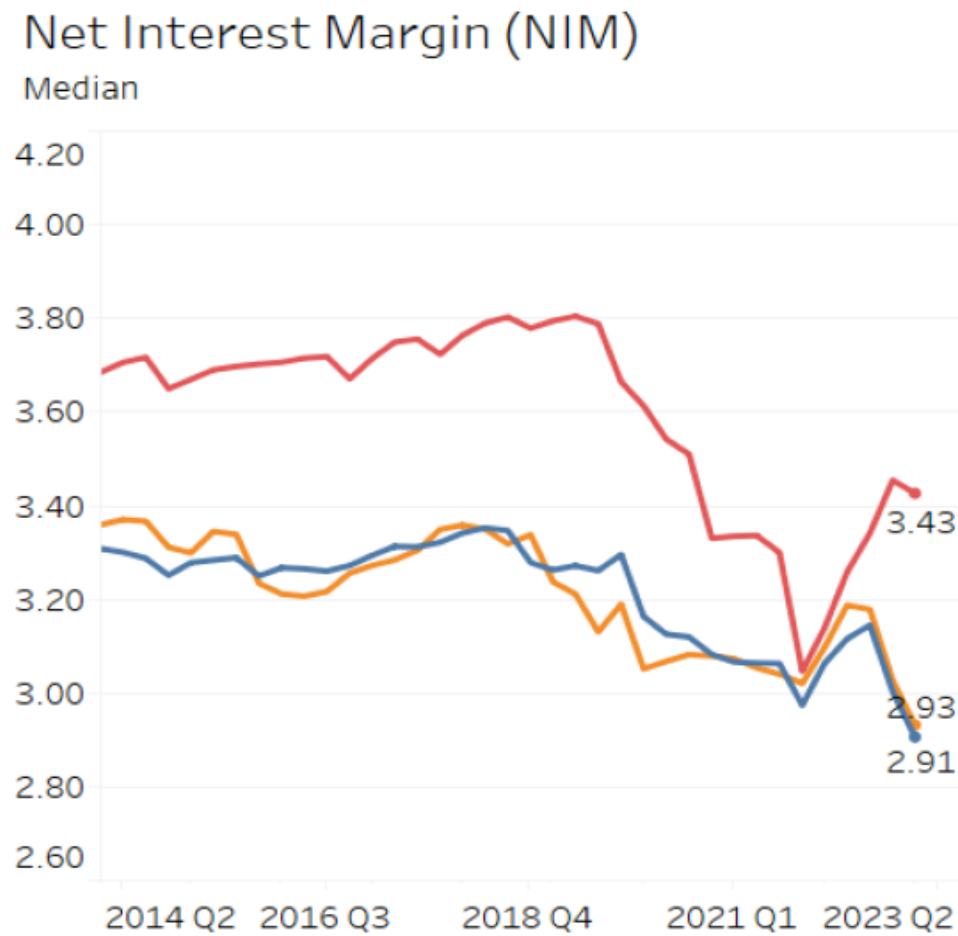
CD Cost



US CBOs' Domestic Deposit Profile



Earnings continued to decrease QoQ as the shift to costlier funding sources, along with the rising rate environment, continued to drive the NIM lower



Source: FFIEC Call Reports

■ Nat CBO ■ FD CBO ■ FD SMB

