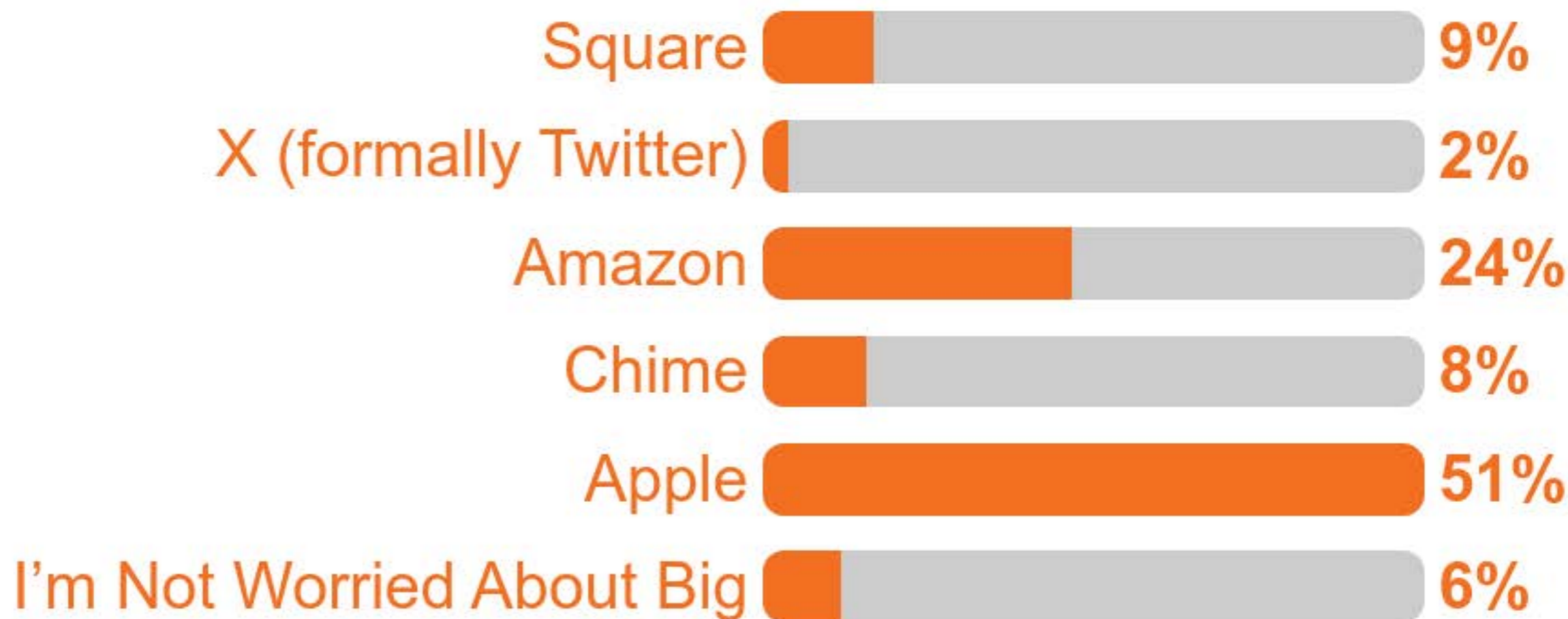


Which of these big tech competitors worry you the most?



What is your bank's most significant strategic challenge today?



Comparing your expectations for 2024 with your experience in 2023, are you more optimistic or pessimistic about the future of your institution?

Optimistic



91%

Pessimistic

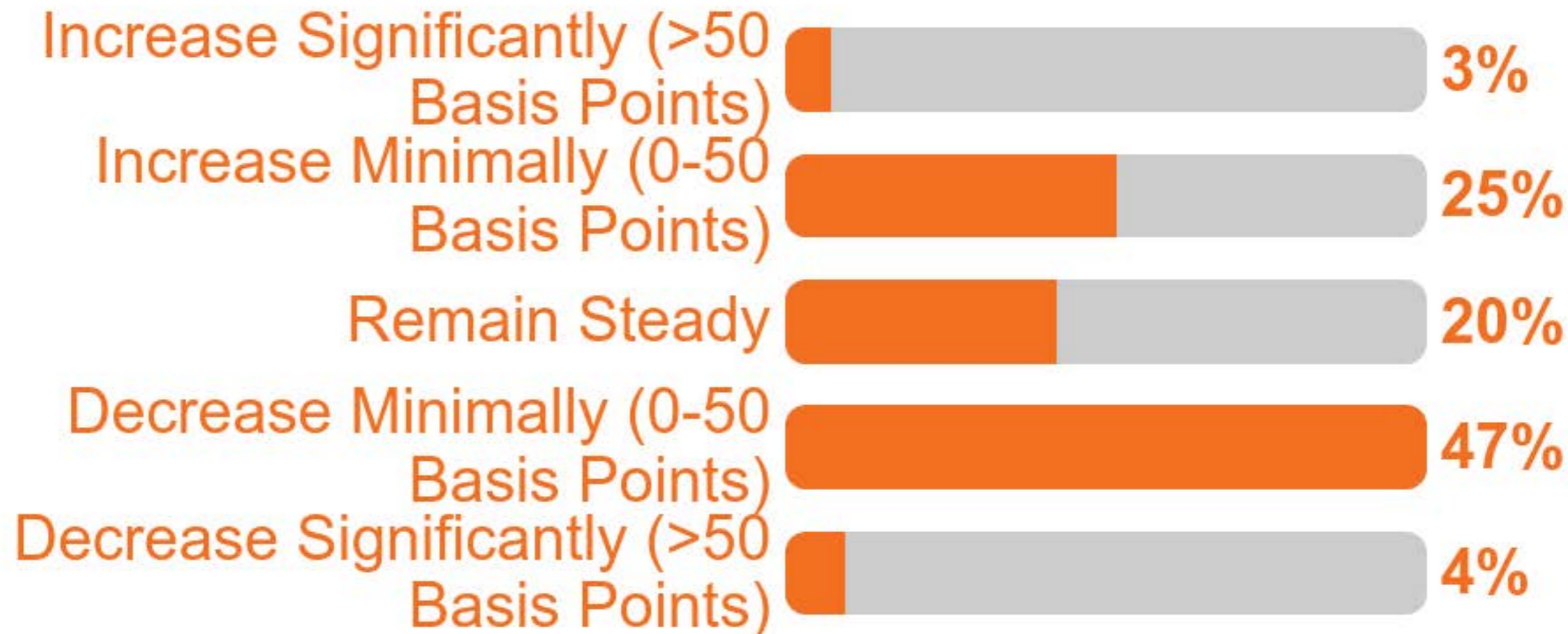


9%

How would you describe your bank's capital plans for 2024?



How do you expect deposit rates at your bank to move in 2024?



Looking at 2024, what will be the biggest barrier to making an acquisition?



What's your bank's interest in nonbank M&A?

