

**CEIS REVIEW INC.**

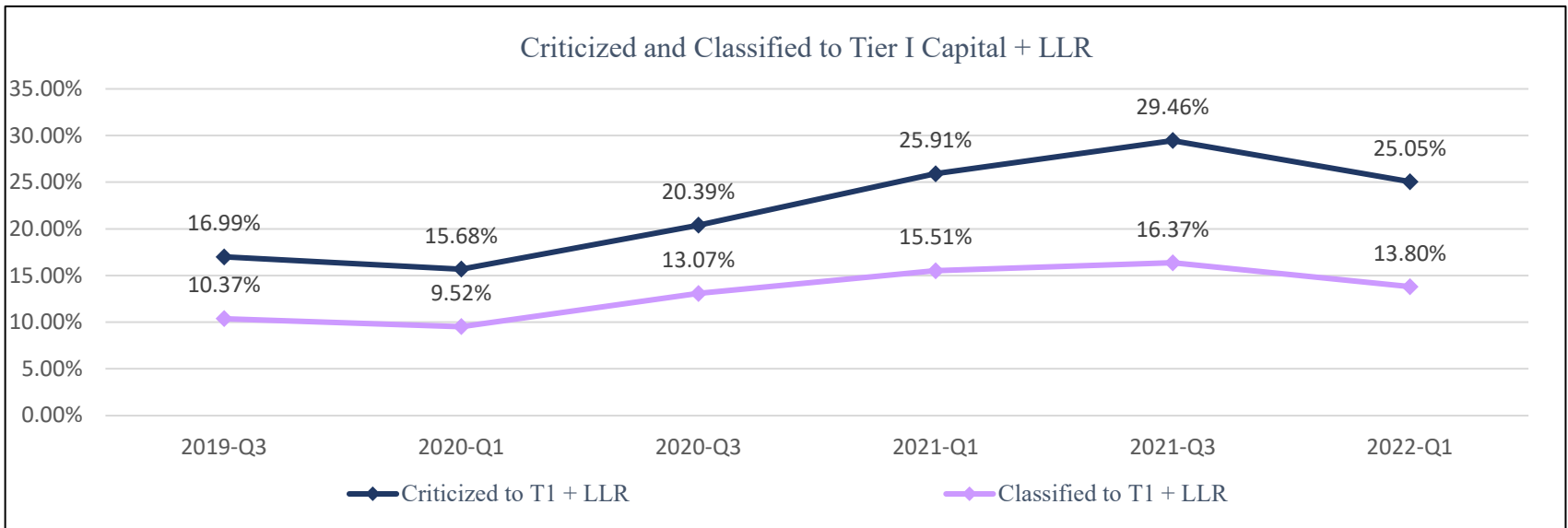
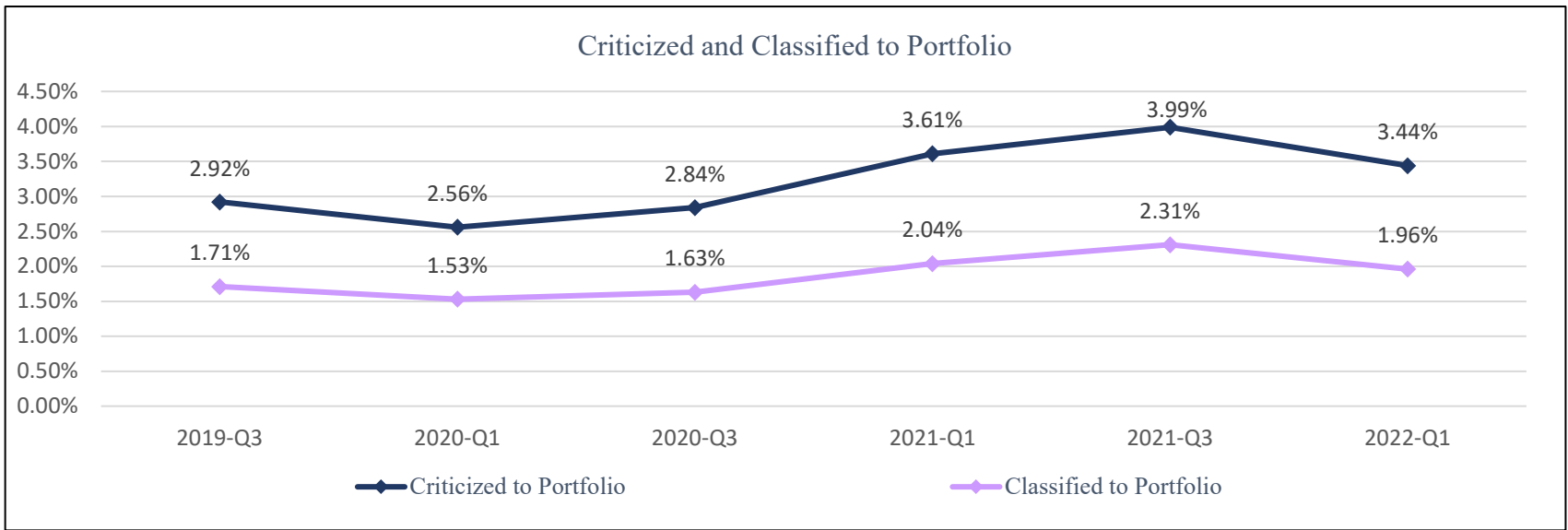
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## LR Findings/ Commercial Portfolio Trends - July 2022

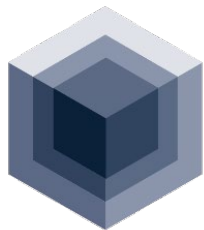
Quarterly, CEIS compiles averages on commercial loan portfolio quality indicators based on loan reviews completed by CEIS by QE. The following a/o 3/31/22 is one metric that last shows average positive trend lines on the level of community bank criticized and classified loan exposures.



## Loan Quality Averages – 3 Year Trend



Source: CEIS Data for All Banks



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