

Deposit Analytics Intelligence

Executive Summary

Generated March 2026

Key Performance Indicators

\$487.20 TOTAL DEPOSITS	3.2 DEPOSIT GROWTH	94.3% RETENTION RATE	2.9% AVG RATE PAID
2.6 COST OF FUNDS	3.3% NET INTEREST MARGIN	68.0% RATE SENSITIVITY INDEX	\$31.40 AT RISK DEPOSITS

Key Insights

Elevated Rate Sensitivity 68% high-sensitivity
Strong Deposit Growth 3.2% YoY to \$487.2M
Competitive Rate Position At or above market
Certificate Maturities \$12.5M in 30 days

Decisions Requiring Action

Certificate Maturity Management \$12.5M in certificates maturing in next 30 days	ON TRACK
Retention Intervention Rate sensitivity at 68% - elevated retention risk for rate-sensitive deposits	ON TRACK

Strategic Recommendations

- 1 Targeted Retention**
Proactive outreach.
Expected: Reduce at-risk by \$5-8M
- 2 Certificate Renewal**
Contact maturing members.
Expected: Improve renewal to 88%

Recent Actions Taken

✓ Increase Deposit Rates — Rate Adjustment • action_taken

Decision Pipeline Status



Deposit Analytics Intelligence • Decision Pipeline v2.0
DataVisuals™