

Q2's 2022 Commercial Banking Market Survey

We recently surveyed U.S. commercial bankers on their top takeaways from 2021 – primarily around lasting impacts from the pandemic and how they're expected to influence the market in 2022.

Here's what we gathered:

FRAUD IS BECOMING MORE FREQUENT

About **67%** of respondents said their financial institutions fought rising fraud attempts in 2021.

With **93%** also reporting that digital banking activity has increased, this uptick in fraud likely accompanies the massive move to digital.



INFLATION MAY DRIVE LOAN DEMAND



Nearly **58%** of respondents anticipate that rising inflation will lead to greater loan demand – either as a sign of economic recovery or under the assumption that interest rates will rise as well.

CRE LENDING IS LOOKING UP

About **90%** of those surveyed are optimistic about lending in the CRE sector for 2022. Some feel just as good as they did before the pandemic hit. Others aren't quite there yet but are more optimistic than they were a year ago.

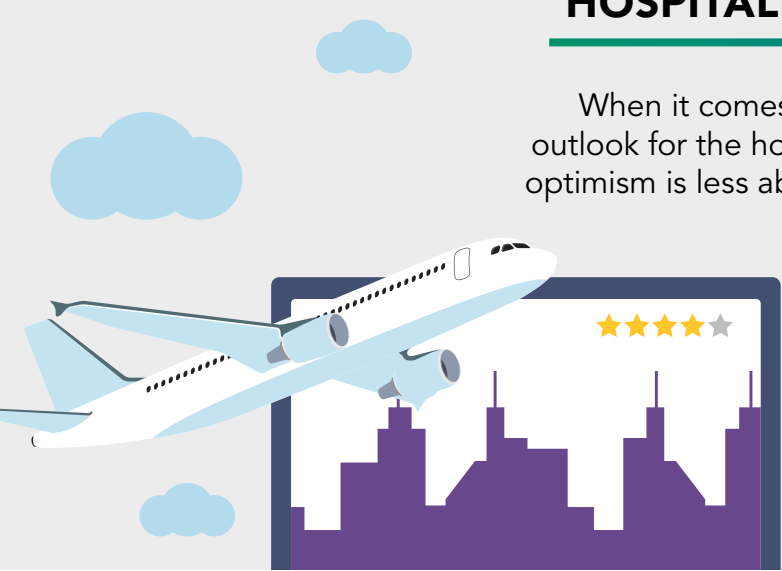


HOSPITALITY MAY STILL NEED SOME HELP

When it comes to the lending outlook for the hospitality sector, optimism is less abundant. About

45% of respondents feel pessimistic, fearing that reduced travel will have a long-term negative impact.

This same percentage has restored some optimism since the start of 2021 but isn't back to pre-pandemic levels just yet.



THE CLOCK IS TICKING FOR COMMERCIAL TALENT

Nearly **93%** of those surveyed are concerned about filling RM roles in 2022, with the majority of this group characterizing themselves as "very concerned" about their ability to land qualified candidates.



HYBRID WORKING STYLES ARE HERE TO STAY

About **67%** of respondents expect RMs and underwriters to adopt or maintain a hybrid-approach in 2022, with a few days spent working remotely and the rest at the office.

Meanwhile, only **3.5%** report that full-time remote work is in the forecast.



Take the Reins in 2022

As pandemic-related trends continue to shape the industry, weather the waves with Q2. Learn how our commercial banking digital solutions – pricing and profitability, fraud protection, account onboarding, and more – can help your financial institution win new business and strengthen existing relationships.