COMMUNITY BANKING

Cross River chief prepares for PPP encore

By Jim Dobbs

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3 Min Read

The U.S. banking system has helped many small businesses stay above water during the pandemic — and Cross River Bank in Fort Lee, N.J., has played an outsize role in that effort.

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PARTNER INSIGHTS FROM UPHOLD

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Commercial banks have increasingly tapped the Federal Home Loan Bank System for liquidity as rising Treasury yields have made the market for deposits more competitive.

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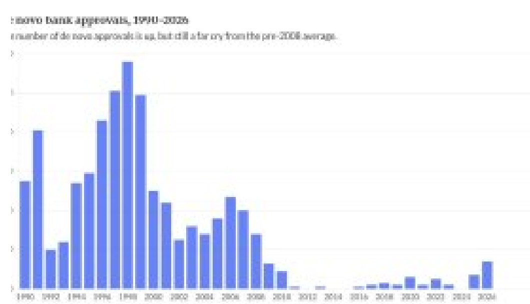

Regulatory hurdles made starting a new bank harder after 2008, but research suggests the decades-long decline in de novos goes back further and that even a sharp deregulatory push won't lead to a rebound to precrisis levels of de novo applications.

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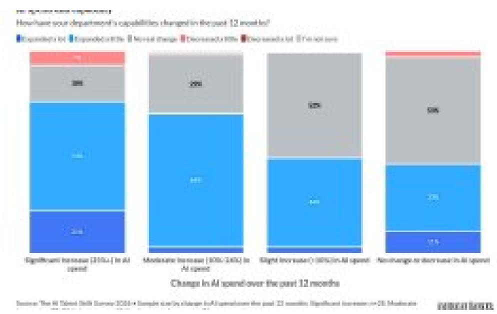

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