National Community Bank Survey Is Extended

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We've extended the deadline until July 15 to submit responses to the CSBS National Survey of Community Banks. The survey can be accessed here.

The reason for more time? We want to hear your voice, community bankers. To date, 475 banks have completed the survey. We want at least 75 more. The data from this survey provides a deep understanding of the opportunities and challenges faced by community banks. It is useful information for both policymakers and researchers.

This year is particularly important, as we have added a new feature: 15 questions in the survey have been included to be used for our inaugural sentiment index of community bankers.

The answers to these questions about regulations, competition, economic conditions and market prospects will be combined to form a sentiment index of community bankers. The index is intended to shine light on specific market conditions and how they impact prospects for growth and participation by community banks in their communities. Community banks are close to the ground, and their perspective is a good economic indicator.

What have we learned so far in this survey? Sixty-nine percent of bankers believe business conditions will be the same or better in the next year. Forty-four percent of bankers believe profitability will be higher over the next 12 months. Regulation and deposit growth are the top challenges for banks.
Going forward, these questions will be circulated on a quarterly basis to measure changing sentiments.

We look forward to hearing from you.