2020 Five Questions for Five Bankers: A View from the States

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CSBS is excited to share the state responses to the 2020 “Five Questions for Five Bankers.”

As in previous years, these questions are carefully designed to help facilitate state regulator and banker dialogue to better understand the emerging issues faced by community banks.

The narratives produced also help provide qualitative insight to the questions asked in the National Survey of Community Banks.

These year’s questions focused on how bankers are serving the community during the pandemic and the future of community banking, burden reduction from regulatory relief or supervisory efforts, funding challenges and opportunities, impact of natural disasters, extreme weather events and other climate-related change, and evaluating compliance with the Bank Secrecy Act/ Anti-Money Laundering law.

This dialogue would not be happening without the work and engagement the commissioners do with the bankers. Even during these challenging times, we continue to get feedback that this is a very valuable exercise and an excellent opportunity to hear what community bankers have to say on important issues. That is why we chose to move forward with this project this year, despite the pandemic.

We cannot thank enough the states that were able to make time to participate this year. We hope that in the future, the Five Questions for Five Bankers responses will once
again return as an addition to the National Survey of Community Banks in the annual publication.

While this year certainly looks different, we believe there is great value in these shared stories. The compiled state summaries can be accessed here.