



Community Bank Sentiment Index Joins FRED

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Washington, D.C. – The Conference of State Bank Supervisors (CSBS) is pleased to share that its Community Bank Sentiment Index (CBSI) has been added to the Federal Reserve Economic Data, the online database maintained by the Federal Reserve Bank of St. Louis informally known as the FRED.

The FRED includes economic data time series from a range of sources. Data from the FRED plays a key role in financial markets.

“Adding the CBSI to FRED will provide researchers, policymakers and the public access to a unique survey that offers insights into how community bankers think about future economic and business conditions,” said CSBS Chief Economist Tom Siems. “The ability to evaluate the CBSI and its seven components and analyze them against other data series on FRED will help users improve their understanding of the economy and financial sector.”

CSBS created the quarterly CBSI in 2019 to survey the future looking economic outlook of community bankers across the nation. The diffusion index is derived from responses to seven survey questions designed to indicate the direction of change in business conditions, monetary policy, regulatory burden, capital spending, operations expansion, profitability and franchise value.

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The Conference of State Bank Supervisors (CSBS) is the national organization of bank regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. State regulators supervise roughly three-quarters of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance and debt industries.

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