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Community banker sentiment remains near-neutral for a second quarter but is still rising; in the second quarter of 2024, the [Community Bank Sentiment Index \(CBSI\)](#) reached its **highest level recorded** since 2021.

CSBS Chief Economist Tom Siems joins us today to explore what is driving a near-neutral sentiment from community bankers, how uncertainty impacts a community bank's outlook, and what regulators and compliance experts should take from this quarter's CBSI reading.