What Community Bankers Are Saying About Risk and Growth with Dr. Tom Siems and Nathan Ross

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Uncertainty in the economy, deposit insurance reform, and the future of community banking are top of mind for policymakers.

In this episode, CSBS Chief Economist Tom Siems and Vice President of Policy Nathan Ross join host Kyle Thomas to unpack findings from the 2025 CSBS Annual Survey of Community Banks. They discuss how net interest margins and core deposit growth have emerged as pressing concerns, why inflation continues to shape costs across the industry, and how fraud and cybersecurity challenges are demanding new responses. The conversation also explores where community bankers stand on deposit insurance reform and what potential changes in coverage could mean for local institutions. With perspectives from both economics and policy, Siems and Ross outline how the survey informs decisions in Washington and across the states.

In this episode, you'll learn:

1. How community bankers are navigating margin pressures and funding challenges
2. What survey results reveal about inflation, fraud, and cybersecurity risks
3. Why deposit insurance reform is gaining momentum in policy discussions

Timestamps:

(00:00) Introduction

(02:28) Why the annual survey matters to community banks

(05:55) Uncertainty shaping bankers' outlooks on the economy and regulation

(08:10) Net interest margins emerge as the top concern

(09:07) Core deposit growth challenges after SVB and Signature failures

(13:53) How inflation pressures affect deposits, costs, and operations

(17:17) Cybersecurity and technology risks are straining smaller institutions

(25:16) What bankers want from deposit insurance reform

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