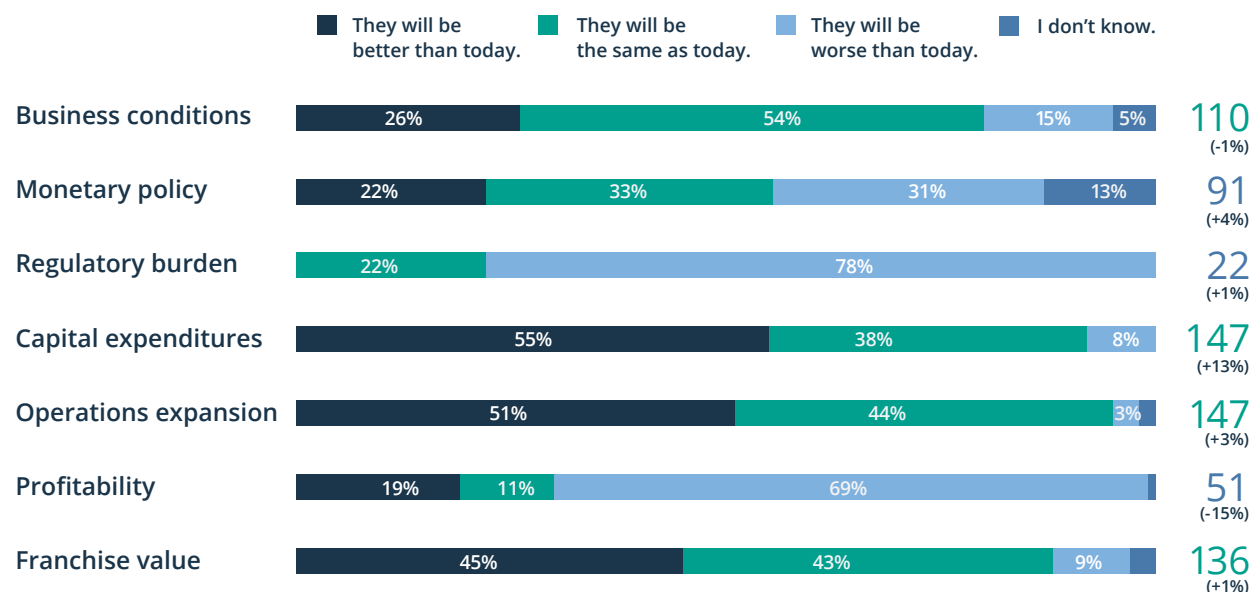


# The Community Bank Sentiment Index

The Community Bank Sentiment Index measures community bankers' outlook for the economy by surveying seven key areas: business conditions, monetary policy, regulatory burden, capital expenditures, operations expansion, profitability and franchise value. These seven measures are combined to provide the topline CBSI index, and they explain why community bankers feel the way they do about the economy. A CBSI of 100 indicates a neutral sentiment, while anything above 100 is positive and anything below 100 is negative. Percent change in the chart below reveals movement over the last quarter. The CBSI is a direct result of the annual Community Banking Research and Policy Conference, hosted by CSBS, the Federal Reserve and the FDIC.

Check [csbs.org/cbindex](http://csbs.org/cbindex) for the latest updates and full dataset.



Percent change from previous quarter noted in parentheses