



C. L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

CONTACT: Gavin Gee
Director
(208) 332-8000

NEWS RELEASE

For Immediate Release

October 1, 2015

CSBS, Federal Reserve Publish National Survey, Town Hall Summaries on the State of Community Banking

Idaho community bankers share their views at Idaho Town Hall Meeting

St. Louis, Missouri — Gathering for the Community Banking in the 21st Century Research and Policy Conference at the Federal Reserve Bank of St. Louis, the Conference of State Bank Supervisors (CSBS) and the Federal Reserve published the results of a national survey and town hall meetings with bankers from across the country.

The annual Community Banking in the 21st Century Research and Policy Conference brings together community bankers, policymakers, and state and federal regulators from around the country to discuss the latest community bank research. Idaho is represented at the conference by John Evans, Jr., President and CEO of D.L. Evans Bank and Gavin Gee, Director of the Idaho Department of Finance. This is the third year of the conference.

The Community Banking in the 21st Century National Survey was administered by state bank commissioners in 39 states. A total of 974 community bankers participated in the survey. The survey provides a national view of how bankers are thinking about key issues facing the industry and how they are responding to market conditions.

Additionally, state regulators in 27 states held town hall meetings with more than 500 community bankers from April to July. The town hall summaries within the Community Banking in the 21st Century publication provide insight from the industry on the state of community banks. The results of the town hall meetings provide a unique opportunity to connect the quantitative data in the survey with the stories and experiences of bankers serving their communities.

In Idaho, eleven community bank executives attended the town hall meeting facilitated by the Idaho Department of Finance. Bankers from around the state indicated that resurgence in small businesses, expansion of manufacturing, and increases in construction have led to improved borrower optimism and increased loan demand. Although improving economic conditions are presenting new opportunities, challenges still exist for community banks. Bankers stated that two of the largest challenges to Idaho community banks are increased regulatory burden caused by changing federal regulations, and difficulty attracting and retaining human capital.

"The responses we received from community bankers during the town hall meetings were very valuable," said Gee. "We look forward to continuing to work closely with Idaho bankers on strengthening the community banking industry in the State of Idaho."

The survey results and town hall summaries are available on the Community Banking in the 21st Century Research Conference website, www.communitybanking.org.

* * * *