The Federal Reserve’s 8th District
The trend in bank charters and branches
The same trend in farm-dependent areas
On balance, the Midwest exhibits a heavy volume of banking facilities relative to population.

Source: CASSIDI, US Census Bureau
Note: Includes Commercial Banks and Thrifts
Community bankers report rising consumer compliance costs.

- Costs related to added staff and technology to handle new consumer mortgage rules including the Ability to Repay and Qualified Mortgage
- Compliance costs related to application protests

Changes in Compliance Costs
Over the past three years (2012-2014), have your overall compliance costs increased, decreased or remained the same?

- They have increased: 96.94%
- They have remained the same: 2.59%
- They have decreased: 0.47%

Percentage Changes in Compliance Costs (Last Three Years)

- >90 to 100%: 10.59%
- >80 to 90%: 1.48%
- >70 to 80%: 3.69%
- >60 to 70%: 3.20%
- >50 to 60%: 8.25%
- >40 to 50%: 7.02%
- >30 to 40%: 13.18%
- >20 to 30%: 24.26%
- >10 to 20%: 23.52%
- <10%: 4.80%

Source: Community Banking in the 21st Century, 2015 Town Hall Publication