



An invitation to participate in the **Banking Conditions Survey (BCS)**

WHO?

CEOs or Senior Loan Officers of financial institutions within the Eleventh Federal Reserve District.

WHAT?

A short, multiple-choice survey of financial institution activity transmitted to you every 6 weeks via a secure email link. The form takes less than 10 minutes to complete. Panelists' names, company affiliations and individual responses will not be disclosed.

HOW TO JOIN - [Enroll online](#)

If you have any questions, please contact Saniha Aziz at Saniha.Aziz@dal.frb.org or 214-922-5471.

Frequently Asked Questions

How does being a survey panelist benefit me?

As we track economic activity through our survey, let your voice be heard! Survey responses are used by the Dallas Fed to help guide monetary policy decisions. As an added benefit for your involvement, you will be invited to speaker events Dallas Fed President Rob Kaplan hosts as well as webcasts featuring Dallas Fed officials and economists.

What do you do with my responses?

For each question, we calculate an index by taking the share of panelists that said "increase" and subtracting from the share that said "decrease." We track these indexes over time, providing us with invaluable measures of banking conditions that are available much sooner than other data and include detail not available elsewhere, such as changes in prices or outlooks.

Is it a one-time commitment?

No, it is a recurring survey that you respond to every 6 weeks. The reason for this timing is so that information can be available for each monetary policy deliberation. We understand that you may not be available to respond to the survey every cycle, but know that panelists who respond consistently provide the most value to our results.



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Banking Conditions Survey

Do you still want me to participate if my financial institution is very small or is unique for some other reason?

Yes. All financial institutions play a role in the 11th District economy, and we want to make sure your role is represented in the results.

Can I designate someone else in my financial institution to fill out the survey?

Yes. When you enroll, simply provide the name and contact information for the person who will be responsible for filling out the survey.

We have banking facilities in other states as well. How do we respond to your questions?

The top section asks about your financial institutions loan originations only within the 11th District (Texas, southern New Mexico, northern Louisiana), and we ask that you respond accordingly to the best that you are able and try to exclude any seasonal factors.

Are my responses confidential?

Yes. Panelists' names and company affiliations will never be disclosed. Only aggregate responses are published. For data security, responses come directly to the Federal Reserve.

How do I fill out the survey form?

You must enroll to be a survey panelist [here](#). Once enrolled, you will receive a secure link to the electronic survey form via email. This allows us to protect the integrity of our survey results. Each cycle, participants are allowed seven business days to complete the survey.