

September 28 – 29, 2016 | St. Louis, Mo.

Agenda

Wednesday, September 28

Welcoming Remarks **9:00 a.m.**

Charles G. Cooper, commissioner, Texas Department of Banking; chairman, Conference of State Bank Supervisors (CSBS)

James Bullard, president and CEO, Federal Reserve Bank of St. Louis

Research Paper Session 1 **9:30 a.m.**

The Continuing Relevance and Importance of the Community Bank Business Model

Moderator: Robin A. Prager, senior adviser, division of research and statistics, Board of Governors of the Federal Reserve System

Community Bank Discussant: William Dana Jr., president and chief executive officer, Central Bank of Kansas City, Kansas City, Mo.

Is the Traditional Banking Model a Survivor?

Vincenzo Chiorazzo, Vincenzo D'Apice and Pierluigi Morelli, Italian Banking Association; and Robert DeYoung, University of Kansas

Bank Business Modes in the U.S.: Identification, Performance, Risks and Regulation

Rym Ayadi, HEC Montréal

Why Banks Matter: Measuring the Impact of Banks on Missouri's Economy

Joseph H. Haslag, University of Missouri

The Changing Face of Communities Served by Minority Depository Institutions: 2001 - 2014

Russell D. Kashian, Fernanda Contreras and Claudia Perez-Valdez, University of Wisconsin - Whitewater

Break **11:15 a.m.**

Networking and Lunch **11:30 a.m.**

Afternoon Keynote Address **12:30 p.m.**

Charles Evans, president and CEO, Federal Reserve Bank of Chicago

Break **1:15 p.m.**

Research Paper Session 2 **1:45 p.m.**

The Relationship Between Community Bank Size and Performance

Moderator: Cynthia Course, director, financial institution supervision and credit, Federal Reserve Bank of San Francisco

Community Bank Discussant: Allan (Al) Landon, general partner, Community BanCapital, Portland, Ore.; retired chairman and chief executive officer, Bank of Hawaii, Honolulu, Hawaii; adjunct professor and assistant dean, David Eccles School of Business, University of Utah; director, State Farm Mutual Automobile Insurance Company and State Farm Bank, Bloomington, Ill.

Is Bigger Necessarily Better in Community Banking?

Joseph P. Hughes, Rutgers University; Julapa Jagtiani, Federal Reserve Bank of Philadelphia; and Loretta J. Mester, Federal Reserve Bank of Cleveland

Bank Size, Compliance Costs and Compliance Performance in Community Banking

Drew Dahl, Andrew Meyer and Michelle Neely, Federal Reserve Bank of St. Louis

Has the Relationship Between Bank Size and Profitability Changed?

Kristen Regehr and Rajdeep Sengupta, Federal Reserve Bank of Kansas City

Break **3:15 p.m.**

Presentation of Winning Case Study and Video from the 2016 CSBS Community Bank Case Study Competition 3:45 p.m.

Shane Deal, deputy commissioner, Minnesota Department of Commerce

Nicholas Byrd, Tarez Cowsar, Joseph Edwards and Andrea Villarreal, Southeastern Louisiana University

Faculty Advisor: Danielle Lewis, Southeastern Louisiana University

Community Bank Partner: Alton Lewis, chief executive officer, First Guaranty Bank, Hammond, La.

Dinner Reception 5:00 p.m.

Evening Keynote Address 6:00 p.m.

H.E. "Gene" Rainbolt, chairman, BancFirst Corporation, Oklahoma City, Okla.

Introduction: Mick Thompson, bank commissioner, Oklahoma State Banking Department

Thursday, September 29

Morning Keynote Address 9:00 a.m.

Jerome H. Powell, governor, Board of Governors of the Federal Reserve System

Research Paper Session 3 9:30 a.m.

Community Bank Regulatory Issues

Moderator: Todd Vermilyea, senior associate director and economist, Board of Governors of the Federal Reserve System

Community Bank Discussant: Glen Jammaron, vice chairman and president, Alpine Banks of Colorado, Greenwood Springs, Colo.

Did Capital Requirements in the Early 20th Century U.S. Promote Bank Stability?

Michael Gou, University of California at Irvine

Dodd-Frank Federal Deposit Insurance Reform

Kyle D. Allen, Louisiana Tech University; Travis R. Davidson, Ohio University; Scott E. Hein, Texas Tech University; and Matthew D. Whitley, Coastal Carolina University

Commercial Lending Concentration and Bank Expertise: Evidence from Borrower Financial Statements
Philip G. Berger and Michael Minnis, University of Chicago; and Andrew Sutherland, Massachusetts Institute of Technology

Break 11:00 a.m.

2016 National Survey of Community Banks: Presentation of Results 11:30 a.m.

Michael Stevens, senior executive vice president, Conference of State Bank Supervisors (CSBS)

Andrew P. Meyer, senior economist, Federal Reserve Bank of St. Louis

Networking and Lunch 12:00 p.m.

Panel Discussion: *Community Banking in the 21st Century: 2016 National Survey of Community Banks and State Roundtables* 1:15 p.m.

Moderator: Melanie G. Hall, commissioner, Montana Division of Banking and Financial Institutions

Panelists:

Lori Bettinger, executive vice president, Alliance Partners; president, BancAlliance

Ann Marie Mehlum, associate administrator, U.S. Small Business Administration (SBA)

Richard Sanborn, president and chief executive officer, Seacoast Commerce Bank, San Diego, Calif.

Darrin L. Williams, chief executive officer, Southern Bancorp, Inc., Arkadelphia, Ark.

Conference Wrap-up 2:30 p.m.

Michael Stevens, senior executive vice president, Conference of State Bank Supervisors (CSBS)

Conference Adjourn 3:00 p.m.

